

June 30, 2010

Mr. Perry Kupferman California Department of Insurance Policy Approval Bureau 45 Fremont Street, 24th Floor San Francisco, CA 94105

#### RE: Anthem Blue Cross Life and Health Insurance Company

Rates for Individual Policies

Form Numbers: [INDSS 09 01 10]-RAT; DN13, DN14, DN15 [09-01-10]-RAT;

P958, PE48, PE49 [09-01-10]-RAT; H062, 1930, 1929 [09-01-10]-RAT;

NM31, PE27 [09-01-10]-RAT; R420, T160 [09-01-10]-RAT;

[IND CDHP HSA 09 01 10]-RAT, [IND CDHP HIA 09 01 10]-RAT, [IND CDHP HIA Plus 09 01 10]-RAT

#### Dear Mr. Kupferman:

Enclosed please find two copies of rates and rate filing information for Anthem Blue Cross Life and Health Insurance Company in compliance with California Code of Regulations (CCR) 2222.12. These proposed rates, which are to be effective September 1, 2010, are to be used with the medical plans referenced in the above Form Number section and will replace existing rates filed under PF-2008-02168, PF-2008-02169, PF-2008-02170, PF-2008-02171, PF-2008-02172, PF-2008-02173 and PF-2008-02174.

Please note that the sections below address all products being filed for September 1, 2010 effective dates. With this rate filing, each of the product families is compliant with CCR 2222.12. As you review the filing, please note the following:

- 1. Minimum Lifetime Loss Ratio Calculation: The purpose of the filing is to establish compliance with the minimum lifetime loss ratio standard of 70%. We have included the calculation of a projected lifetime loss ratio as a demonstration of regulatory compliance. The calculation should not be construed as targets. With this filing, Anthem has determined that each of the product families is compliant with this regulatory requirement.
- 2. Axene Health Partners Recommendations: The California Department of Insurance retained Axene Health Partners (AHP) to review our prior rate filings for these products which were to be effective on March 1, 2010. These filings have since been withdrawn. However, based on the recommendations in the AHP report, we have made the following refinements to the lifetime loss ratio model:
  - Aging is explicitly removed from the underlying trend used in the model.
  - The initial medical trend used to project claims for January 2010 is adjusted for known risk factors.
  - The durational loss ratio factor for Year 11+ is set equal to Year 10.
  - We have modified the premium pmpm projection to be based on a weighted average of current and prior rates.
  - We applied a seasonality adjustment to our base period that is used to project January 2010 claims.
  - We made adjustments to our historical trend analysis, starting point projection, based on AHP recommendations.
- 3. We are filing for an average rate increase of 13.7% effective September 1, 2010. Further, heeding the guidance in the AHP report detailing their review of our previous filing, we are capping rate increases including aging at less than 20% to mitigate the magnitude of rate increases for any single individual. The chart below summarizes the average rate increases before aging and incorporates the impact of capping by product:

Product	Average Rate Increase Before Aging
3500 Deductible Plans	10.1%
Tonik	14.5%
Right Plan	13.8%
CDHP Non-Maternity	12.5%
CDHP Maternity	15.3%
SmartSense	14.7%
PPO Share (CDI)	14.1%
PPO Saver	13.1%
Total	13.7%

**4. Pricing Philosophy:** This filing meets our objectives to comply with all state and federal laws and regulations, and to provide products that are competitively priced and meet our customers' needs for healthcare insurance protection.

Thank you for your consideration of this filing. If you have any questions about the enclosed materials or need additional information, please call me at 502.889.2737.

Sincerely,

Frederick Busch, F.S.A., M.A.A.A.

Spedent 1. Much

Regional VP and Actuary I

Anthem Blue Cross Life and Health Insurance Company

502-889-2737

Fritz.busch@anthem.com

enclosure

### CALIFORNIA DOCUMENT SUBMISSION FORMSET

California Insurer Number:		FOR DEPARTMENT U	JSE ONLY	
(NOT NAIC Number) 3273-0 Our File Number:			Fee Code:	
Official Insurer Name:				
Anthem Blue Cross Life and Health Insur	ance Company	Reviewer:		
Submitter and Complete Mailing Address:				
Anthem Blue Cross Life and Health Insur Attn: Fritz Busch KY0304-A662 13550 Triton Park Blvd. Louisville, KY 40223	ance Company			
Submission Date: June 30, 2010		Dept. Action Dat	ie:	
Document Form Number	Doc Type	Document	Department	Fee
	("Policy," etc)	Coverage	Action	
1 [INDSS 09 01 10]-RAT	Rate			
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16 17				
18				
19				
20				
21				
22				
23				
24				
INSTRUCTIONS: Complete the part of the form to the document to a numbered line. Use additional formsets form that we return to you will be your only record of our	if necessary. Be acc r action on your sub	curate - the copy of this mission.	Total:	\$0.00
THIS IS NOT A BILL - DO NOT PAY. YOU WILI FEE INVOICE SHORTLY; REMIT FEES ONLY I				

### CALIFORNIA DEPARTMENT OF INSURANCE

# FILING COVER SHEET for FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulations §2205.)

TO: State of California  Department of Insurance Policy Approval Bureau	FROM: (Official Insurer Name):  Anthem Blue Cross Life and Health Insurance Company
45 Fremont Street San Francisco, CA 94105	Submitter and Complete Mailing Address: Fritz Busch 13550 Triton Park Boulevard KY0304-A662 Louisville, KY 40223  Submission Date: June 30, 2010

1. IDENTIFYING FORM NUMBER (S): [INDSS 09 01 10]-RAT [The form number(s) of one or more of the documents submitted by which the filing can be identified. §2205(a)]

2. DOCUMENT CLASS [The subdivision of 10 CCR §2202(a) which best describes the forms submitted. (§2205(b)]

Generic Description and Definition Citation	Check Below		Generic Description and Definition Citation	Check Below		
"Health Insurance" [Hospital, medical, surgical insurance, expense-incurred or indemnity §2202(a)(1)]	х		"Credit Life and Disability" [§2202(a)(6)]			
"Group and Blanket Life and Non-health Disability"						
"Individual Disability, Non-health" [§2202(a)(3)] "Variable Life and Annuities" [§2202(a)(8)]						
"Medicare Supplement" [§2202(a)(4)] "Fraternals" [Non-health Disability. §2202(a)(9)]						
"Long- term Care" [§2202(a)(5)] "Unclassified"*[§2202(a)(11)]						
*Describe briefly (documents other than those described above may have to be filed with other Department Bureaus; see §2206):						

GROUP AND/OR INDIVIDUAL [Are the forms group, individual or used in both contexts? §2205(b)]

Group Only: Individual Only: X Group AND Individual:

4. EMPLOYER SIZE (Employer <u>Health</u> Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees. §2205(c)]

	2 to 50 Employees:	Over 50 Employees:	All Employers:
--	--------------------	--------------------	----------------

5. REPLACES PREVIOUSLY - APPROVED DOCUMENT(S)? [Do any documents replace previously-approved documents? §2205(d)]

Yes

<ol><li>FINAL PRINT FORM? [List those documents N §2205(e)]</li></ol>	IOT in the final printed form in which they will be issued to insureds.
Document(s)	Document(s)
[INDSS 09 01 10]-RAT	
	BE USED. [For each document (such as a rider) which is designed to the filing, a statement of the document class with which it is to be
Document Form Number	Document Class (from Item 2. above)
N/A	
8. MASTER POLICY FORM NUMBER AND APPR	
[Where a certificate is submitted for use with a papproval date of the previously approved group	previously approved "group" document, the form number and the filing or odcument. §2205(g)]
9. IF ABOVE INFORMATION CANNOT BE FURN information requested above, explain why. §220	NISHED, EXPLAIN WHY. [If the submitter is unable to furnish the 05(h)]
11. REMARKS AND ADDITIONAL INFORMATION	(Attach additional sheets if necessary):
	DOCUMENT SUBMISSION FORMSET IS INCLUDED [Filings of a)(11) shall include three-part Document Submission Formsets. §2216(a)
	DDRESSED ENVELOPE IS INCLUDED [The cover letter shall be
	Thederth 1. Much
SUBMITTER'S SIGNATURE AND TITLE:	•
·	Fritz Busch, F.S.A., M.A.A.A. Regional VP and Actuary I

### Anthem Blue Cross Life and Health Insurance Company Actuarial Memorandum Individual Rates effective September 1, 2010

The purpose of this filing is to establish rates for the forms below and certify that these rates are in compliance with the minimum lifetime loss ratio standard set in California Code of Regulations 2222.12.

This filing is not intended to establish target lifetime loss ratios and should not be interpreted as such. The lifetime loss study described in the body of the memorandum is a test under a reasonable set of assumptions that the lifetime loss ratio and future lifetime loss ratios are above 70%.

#### 1. Policy Form Numbers and Names

[INDSS] SmartSense

#### 2. <u>Description of Benefits Provided</u>

Comprehensive major medical benefits are provided for inpatient and outpatient hospital and physician services. There are a range of deductible, coinsurance, and out-of-pocket maximums, listed below.

			Out-of- Pocket	
Plan Name	Deductible (IN/OON) *	Coins ** (IN/OON) *	Max (IN/OON) *	Prescription RX
SmartSense 500 Generic Rx Coverage option	500/5000	70%/50%	3000/15000	Generic RX Only
SmartSense 1500 Generic Rx Coverage option	1500/5000	70%/50%	4000/15000	Generic RX Only
SmartSense 2500 Generic Rx Coverage option	2500/5000	70%/50%	5000/15000	Generic RX Only
SmartSense 5000 Generic Rx Coverage option	5000/5000	70%/50%	7500/15000	Generic RX Only
SmartSense 500 Full Rx Coverage option	500/5000	70%/50%	3000/15000	Full RX Coverage
SmartSense 1500 Full Rx Coverage option	1500/5000	70%/50%	4000/15000	Full RX Coverage
SmartSense 2500 Full Rx Coverage option	2500/5000	70%/50%	5000/15000	Full RX Coverage
SmartSense 5000 Full Rx Coverage option	5000/5000	70%/50%	7500/15000	Full RX Coverage

<sup>\*</sup> IN = In-Network, OON = Out-of-Network

The first three in-network office visits in a calendar year are covered at a \$30 Copay per visit, deductible waived. Additional office visits are subject to the deductible and coinsurance.

Maternity is not covered.

Prescription drug benefits are provided. There are Generic RX only and Full RX coverage options available for each deductible. The member pays the greater of a \$15 Copay or 40% coinsurance per prescription. For plans with Full RX coverage, there is a \$500 Brand Name and Specialty pharmacy drug coinsurance maximum per prescription when purchased at Participating Pharmacies. There is also a \$5000 Brand Name and Specialty Prescription Drug Out-of-Pocket Maximum for Prescription Drugs per Year purchased from Participating Pharmacies.

<sup>\*\*</sup> The coinsurance shown is the percent paid by BCL&H

#### 3. Rate Increase Filed

We are filing for an average rate increase of 14.7% for current subscribers effective September 1, 2010.

Our strategy is to soften the impact of rate increases due to increases in a member's attained age (aging) on our members by applying subscriber adjustment factors, also known as "rate caps". The average rate increase before capping is 15.5% and the impact of applying the subscriber adjustment factors is -0.7%. As stated above, the overall average increase is (1+15.5%)\*(1-0.7%) - 1 = 14.7%.

These rate increase calculations are performed on a seriatim basis through a Microsoft Access database. We will make this database available to the Department upon request.

After the effects of aging and subscriber adjustment factors, rates are capped at 19.9%. Due to the use of subscriber adjustment factors, the premium rate charged to an existing subscriber may be lower than the new business rate. Please note that capping is subject to effects of rounding in our billing system. It is possible that a small number of subscribers may experience a rate increase which is higher than the cap by less than \$1 per member. However, this situation is very uncommon and we estimate that less than 0.1% of subscribers will exceed the cap due to rounding.

The 14.7% rate increase is based on a September 1, 2010 effective date. Each month of delay past September will cause the rating period to be one month later than intended by our pricing. Therefore, we are filing for a trend adjustment if the rate increase is delayed. In this case, the rate increase will be  $(1+1.5\%)^n$  -1 higher where n is the number of months the rate increase is delayed. For example, if the effective date is delayed until October 1, 2010, then the rates will be 1.5% higher across the board to account for one month of trend. The average increase will then be: (1+14.7%)x(1+1.5%) - 1 = 16.4%.

The lifetime loss ratio projection described in Section 6 is based on the September 1, 2010 effective date. If the rate increase is delayed and the trend adjustment is applied, the projected lifetime loss ratio would change slightly but the product would still be in compliance with the minimum lifetime loss ratio standard.

#### 4. Premium Rate Structure

The premium rates vary by the attained age and gender of each member. Premium rates also vary according to contract type, single or family, and by underwriting tier and region.

The rate for a family contract is equal to the sum of all family members' rates. Only the three youngest dependent children are charged. The fourth dependent child and above are not charged.

Upon sale, members are assigned a renewal month and do not receive rate increases until their assigned renewal month. The policy is renewable monthly. However, there is a 12-month rate guarantee at initial sale.

Note that a member's renewal month is usually their anniversary month. However, for this rate increase we have changed the March through August renewal months for members who are not subject to a rate guarantee to September, because we have deferred the rate increase from March 2010 to September 2010. We are assuming that members' renewal dates in 2011 will be adjusted back to their original renewal month.

#### 5. Effects of Health Care Reform

We anticipate the following effects of Federal Healthcare Reform on these policy forms:

- Members who were sold on these policies prior to March 23, 2010 are subject to grandfathering. Once grandfathering rules are clarified, we would intend to adjust our portfolio accordingly.
- Dependents will be covered up to age 26. This has no pricing impact.
- Removal of lifetime limits. This has no pricing impact.

#### 6. Expected Lifetime Loss Ratio

The Regulatory standard for pricing hospital, medical, and surgical policies set forth in California Code of Regulations 2222.12 states that for each policy delivered on or after 7/1/2007 and also each policy that receives a rate revision on or after 7/1/2007, benefits shall be deemed reasonable in relation to premiums if 1) the anticipated lifetime loss ratio is not less than 70 percent and 2) the anticipated future-only lifetime loss ratio is also not less than 70 percent. All of Anthem's current policy forms are subject to the 70 percent standard.

Policies delivered prior to 7/1/2007 were subject to a standard of 50 percent until they received their first increase on or after 7/1/2007. We consider the 50 percent standard to be irrelevant for this filing because all of Anthem's current policy forms are subject to the 70 percent standard.

Our rating is within the standard: we have conducted a study of the anticipated lifetime loss ratio of the forms included in this filing, where the anticipated lifetime loss ratio is defined to be the ratio of (i) divided by (ii), where (i) is the sum of the accumulated value of past incurred claims and the present value of future anticipated claims, and (ii) is the sum of the accumulated value of past earned premiums and the present value of future anticipated premium earnings. For this study, the future anticipated claims and premium were projected out to 2025.

For policies subject to the 70 percent standard, the anticipated lifetime loss ratio based on the assumptions and methodology outlined below is calculated to be 73.6%. When the past values are not included in the calculation, then the future-only anticipated lifetime Loss Ratio is 76.2%.

Note that the lifetime loss ratio calculation is a test for regulatory compliance and is not a target nor the basis for the filed rate increase.

#### **Assumptions**

- 1. We project the anticipated lifetime loss ratio for the cohort of members sold prior to 9/1/2011.
- 2. The assumed underlying claims trends, excluding the effects of duration and aging, are:

Year	Annual Trend	Monthly Trend
2010	18.9%	1.5%
2011 – 2025	8.0%	0.6%

The underlying claims trend assumption for 2010 is based on historical claims trends, which are being driven higher by anti-selection as healthy members lapse or buy-down to lower-benefit plans. We believe that this will continue through 2010. Please note that we expect future trends will likely exceed 8% and we intend to price accordingly. The 8% is used for demonstration purposes only and minimally understates the projected lifetime loss ratio.

- 3. The filed premium increase effective September 1, 2010 is 14.7%.
- 4. The assumed premium increase from 2011 and going forward are:

Year	Premium Increase
2011-2012	10.0%
2013 – 2025	8.0%

Please note that the assumption is that the premium increases in 2011-2012 will be higher than claims trend and the premium increases in 2013 and later will be equal to claims trend. These assumptions are for demonstration purposes only. The 2011 and later rate increases that we eventually file will depend on a range of considerations including the impact to our members and our financial expectations, as well as compliance with regulatory standards. Note that under our assumptions, the projected lifetime loss ratio is much higher than the minimum lifetime loss ratio standard.

5. Subscribers will experience the rate action on their assigned renewal month. The assumed distribution of renewal months is:

	2010 Renewal	2011 Renewal
Month	Distribution	Distribution
1	7.4%	9.9%
2	8.8%	11.1%
3	2.8%	12.7%
4	3.9%	6.6%
5	4.1%	6.5%
6	4.3%	6.4%
7	4.5%	7.2%
8	4.8%	7.9%
9	42.9%	7.5%
10	5.6%	8.0%
11	5.2%	7.9%
<u>12</u>	<u>5.5%</u>	<u>8.3%</u>
Total	100.0%	100.0%

Note that for this rate increase we have changed the March through August renewal months that are not on a rate guarantee to September, because we have deferred the rate increase from March 2010 to September 2010. We are assuming that member's renewal date in 2011 will be adjusted back to the original renewal month. This is only an assumption at this time. The actual renewal distribution will be determined by our 2011 rate filing.

6. The assumed durational curve for premium and claims is:

length of time in plan	claim index	premium index	loss ratio index
quarter 1	0.675	0.945	0.713
quarter 2	0.826	0.946	0.873
quarter 3	0.973	0.971	1.002
quarter 4	0.992	0.981	1.011
year 2 *	1.000	1.000	1.000
year 3	1.089	1.069	1.018
year 4	1.186	1.123	1.056
year 5	1.356	1.202	1.128
year 6	1.608	1.301	1.236
year 7	1.810	1.403	1.290
year 8	1.847	1.490	1.240
year 9	1.884	1.520	1.240
year 10	1.921	1.550	1.240
year 11+	1.981	1.598	1.240

\*note: year 2 is set by convention to be one.

The durational factors are based on Anthem experience except for Year 11+. We have addressed the finding in the Axene Health Partners report, setting the year 11+ durational loss ratio index to be equal to the year 10 durational loss ratio index by lowering the Year 11+ claims index. This does not have a significant impact on the lifetime loss ratio calculation.

The interest rate used to accumulate past values and discount future values is 4.31%.

#### Methodology

Lifetime Loss Ratio = C / P

Let i = the month of past (historical) or projected PMPM experience.

$$C = \sum_{i=1}^{\infty} FV(Past Claims PMPM_i \times Membership_i) + \sum_{i=1}^{\infty} PV(Projected Claims PMPM_i \times Membership_i)$$

$$P = \sum_{i=1}^{\infty} FV(Past Premium PMPM_i \times Membership_i) + \sum_{i=1}^{\infty} PV(Projected Premium PMPM_i \times Membership_i)$$

$$P = \sum_{i=1}^{\infty} FV(Past Premium PMPM_i \times Membership_i) + \sum_{i=1}^{\infty} PV(Projected Premium PMPM_i \times Membership_i)$$

Where FV means the accumulated value and PV means the present values.

Future Lifetime Loss Ratio = FC / FP

Let i = the month of past (historical) or projected PMPM experience.

$$FC = \sum_{i=1}^{\infty} PV(Projected Claims PMPM_{i} \times Membership_{i})$$

$$FP = \sum_{i=1}^{\infty} PV(Projected Premium PMPM_i \times Membership_i)$$

Where PV means the present values.

Policies sold on or after 7/1/2007 or policies that experience a rate revision on or after 7/1/2007 are subject to the 70% lifetime loss ratio standard.

For the purposes of calculating the values over the lifetime of the policy, future values are discounted to January 1, 2010 and past values accumulated to January 1, 2010. Note that the calculation ends with projected claims data through 12/31/2025.

#### **Historical and Projected Experience**

The following is the historical and projected experience by year for the forms included in this filing. Months through December 2009 are historical data, with incurred claims paid though March 31, 2010. Months January 2010 and later are projected.

# Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

#### Historical

Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2007	\$110	\$62	56.2%	745
2008	\$111	\$67	60.4%	686,208
2009	\$124	\$82	66.2%	1,790,862

**Projected** 

Tojecte	-			
Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2010	\$139	\$98	70.2%	2,439,387
2011	\$164	\$114	69.7%	2,709,199
2012	\$189	\$136	71.8%	1,879,977
2013	\$219	\$162	73.8%	1,193,159
2014	\$253	\$198	78.2%	783,702
2015	\$293	\$244	83.0%	524,497
2016	\$340	\$294	86.4%	358,419
2017	\$389	\$340	87.3%	251,813
2018	\$437	\$378	86.4%	180,100
2019	\$484	\$416	86.1%	128,952
2020	\$531	\$458	86.1%	92,329
2021	\$581	\$500	86.1%	66,108
2022	\$629	\$542	86.1%	47,333
2023	\$680	\$585	86.1%	33,891
2024	\$734	\$632	86.1%	24,266
2025	\$793	\$682	86.1%	17,374

#### Lifetime

Year	PV(Prem PMPM)	PV(Clms PMPM)	Loss Ratio	Member Months
Future Lifetime	\$190	\$145	76.2%	9,155,507
Total Lifetime	\$171	\$126	73.6%	13,208,323

Note: Non-system claims adjustments of \$0.42 PMPM, which tie with Anthem's financial records, are included in the future projection but are not included in 2009 and prior.

#### 7. Certification

I, Fritz Busch, am an actuary for Anthem Blue Cross Life and Health Insurance Company and a member of the American Academy of Actuaries. I meet the qualification standards of the American Academy of Actuaries for rate filings of health plans. I have prepared this actuarial memorandum to be consistent with Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. Under the assumptions outlined above, which I believe to be reasonable, I certify that the total lifetime loss ratio and future lifetime loss ratio for policies delivered on or after 7/1/2007 or received a rate revision on or after 7/1/2007 are expected to exceed 70%.

Frederick Busch, F.S.A., M.A.A.A.

Thederth 1. Much

Regional VP & Actuary I

Anthem Blue Cross Life and Health Insurance Company

June 30, 2010

Monthly Rates Effective 09/01/10

SmartSense 500 -- with Generic RX (1 member)

Rate Calcu									_					
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$211	\$211	\$194	\$194	\$186	\$186	\$178	\$178	\$161	\$161	\$150	\$150	\$130	\$130
1	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137 \$130	\$118 \$110	\$118
2 3	\$183 \$168	\$183 \$168	\$168 \$155	\$168 \$155	\$161 \$148	\$161 \$148	\$154 \$142	\$154 \$142	\$140 \$129	\$140 \$129	\$130 \$120	\$130 \$120	\$113 \$104	\$113 \$104
4	\$158	\$158 \$154	\$155 \$142	\$155 \$142	\$148 \$136	\$148 \$136	\$142 \$130	\$142 \$130	\$129 \$118	\$129 \$118	\$120 \$110	\$120 \$110	\$104 \$95	\$104
5	\$134 \$141	\$134 \$141	\$130	\$142 \$130	\$125	\$136 \$125	\$119	\$130	\$118 \$108	\$108	\$101	\$100	\$95 \$87	\$95 \$87
6	\$130	\$130	\$120	\$130	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
7	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
8	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
9	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
10	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
11	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$118	\$118	\$109	\$109	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
13	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
14	\$142	\$142	\$131	\$131	\$126	\$125	\$120	\$120	\$109	\$108	\$101	\$101	\$88	\$87
15	\$163	\$142	\$150	\$131	\$144	\$126	\$137	\$120	\$125	\$109	\$116	\$101	\$100	\$88
16	\$186	\$164	\$171	\$151	\$164	\$144	\$157	\$138	\$142	\$125	\$133	\$117	\$115	\$101
17	\$206	\$184	\$190	\$170	\$182	\$163	\$174	\$155	\$158	\$141	\$147	\$131	\$127	\$114
18	\$217	\$194	\$200	\$179	\$191	\$171	\$183	\$163	\$166	\$148	\$154	\$138	\$133	\$119
19	\$217	\$194	\$200	\$179	\$191	\$171	\$183	\$163	\$166	\$148	\$155	\$138	\$134	\$119
20	\$217	\$194	\$200	\$179	\$191	\$171	\$183	\$163	\$166	\$148	\$155	\$138	\$134	\$119
21	\$217	\$195	\$200	\$179	\$191	\$172	\$183	\$164	\$166	\$149	\$155	\$139	\$134	\$120
22	\$217	\$201	\$200	\$185	\$191	\$177	\$183	\$169	\$166	\$154	\$155	\$143	\$134	\$124
23	\$217	\$210	\$200	\$193	\$191	\$185	\$183	\$177	\$166	\$160	\$155	\$149	\$134	\$129
24	\$217	\$214	\$200	\$198	\$191	\$189	\$183	\$181	\$166	\$164	\$155	\$153	\$134	\$132
25	\$217	\$214	\$200	\$198	\$191	\$189	\$183	\$181	\$166	\$164	\$155	\$153	\$134	\$132
26	\$217	\$214	\$200	\$198	\$191	\$189	\$183	\$181	\$166	\$164	\$155	\$153	\$134	\$132
27	\$218	\$215	\$201	\$198 ************************************	\$192	\$190	\$184	\$182	\$167	\$165	\$155	\$154	\$134	\$133
28	\$223	\$217	\$206	\$200	\$197	\$192	\$188 \$104	\$183	\$171	\$166	\$159	\$155 \$150	\$137	\$134
29 30	\$230 \$234	\$224 \$233	\$212 \$216	\$206 \$214	\$203 \$206	\$197 \$205	\$194 \$197	\$189 \$196	\$176 \$179	\$171 \$178	\$164 \$167	\$159 \$166	\$142 \$144	\$138 \$143
31	\$234	\$243	\$216	\$214	\$200	\$205	\$198	\$205	\$179 \$179	\$178	\$167 \$167	\$174	\$144 \$144	\$150
32	\$235	\$252	\$217	\$233	\$207	\$223	\$198	\$213	\$180	\$193	\$168	\$174	\$145	\$155
33	\$238	\$257	\$220	\$237	\$210	\$226	\$201	\$216	\$182	\$196	\$170	\$183	\$147	\$158
34	\$244	\$258	\$225	\$237	\$215	\$227	\$206	\$217	\$187	\$197	\$174	\$184	\$150	\$159
35	\$248	\$259	\$228	\$238	\$219	\$228	\$209	\$218	\$190	\$198	\$177	\$185	\$153	\$159
36	\$248	\$264	\$228	\$243	\$219	\$233	\$209	\$223	\$190	\$202	\$177	\$188	\$153	\$163
37	\$249	\$274	\$229	\$252	\$220	\$242	\$210	\$231	\$191	\$210	\$178	\$195	\$153	\$169
38	\$252	\$285	\$232	\$263	\$222	\$252	\$212	\$240	\$193	\$218	\$180	\$203	\$155	\$176
39	\$271	\$294	\$250	\$271	\$240	\$260	\$229	\$248	\$208	\$225	\$194	\$210	\$167	\$181
40	\$304	\$302	\$280	\$278	\$268	\$266	\$257	\$255	\$233	\$231	\$217	\$215	\$187	\$186
41	\$336	\$311	\$310	\$287	\$297	\$275	\$284	\$263	\$257	\$238	\$240	\$222	\$207	\$192
42	\$355	\$327	\$327	\$301	\$313	\$288	\$299	\$276	\$272	\$250	\$253	\$233	\$219	\$201
43	\$356	\$347	\$328	\$320	\$314	\$306	\$300	\$293	\$272	\$266	\$254	\$247	\$219	\$214
44	\$356	\$366	\$328	\$337	\$314	\$323	\$300	\$309	\$272	\$280	\$254	\$261	\$219	\$226
45	\$356	\$379	\$328	\$349	\$314	\$334	\$300	\$319	\$272	\$290	\$254	\$270	\$219	\$233
46	\$356	\$385	\$329	\$355	\$315	\$339	\$301	\$325	\$273	\$295	\$254	\$274	\$220	\$237
47	\$358	\$390	\$330	\$360	\$316	\$344	\$302	\$329	\$274	\$299	\$255	\$279	\$221	\$241
48	\$369	\$402	\$340	\$370	\$326	\$355	\$311	\$339	\$283	\$308	\$263	\$287	\$228	\$248
49	\$384	\$420	\$354	\$388	\$338	\$371	\$324	\$355	\$294	\$322	\$274	\$300	\$236	\$259
50	\$400	\$443	\$369	\$408	\$353	\$391	\$338	\$374	\$306	\$339	\$286	\$316	\$247	\$273
51 50	\$418	\$465	\$386	\$429	\$369	\$410	\$353	\$392	\$320	\$356	\$298	\$332	\$258	\$287
52 52	\$436	\$484	\$402	\$447	\$385	\$427	\$368	\$409	\$334	\$371	\$311	\$346	\$269	\$299
53 54	\$451	\$499	\$416	\$460 \$460	\$398	\$441	\$381	\$421	\$345	\$382	\$322	\$356	\$278	\$308
54 55	\$462 \$472	\$509 \$510	\$426 \$435	\$469 \$470	\$408 \$416	\$449 \$450	\$390 \$398	\$429 \$430	\$354 \$361	\$389 \$390	\$330 \$337	\$363 \$364	\$285 \$291	\$314 \$314
56	\$472 \$489	\$510 \$510	\$435 \$451	\$470 \$470	\$416 \$431	\$450 \$450	\$398 \$412	\$430 \$430	\$361 \$374	\$390 \$390	\$337 \$349	\$364 \$364	\$291 \$301	\$314
56 57	\$489 \$521	\$510 \$510	\$451 \$481	\$470 \$470	\$460	\$450 \$450	\$412 \$440	\$430 \$430	\$374 \$399	\$390 \$390	\$349 \$372	\$364 \$364	\$301 \$321	\$314
57 58	\$521 \$571	\$510 \$512	\$527	\$470 \$472	\$504	\$450 \$452	\$482	\$430 \$432	\$438	\$390 \$392	\$408	\$364 \$365	\$352	\$316
56 59	\$636	\$512 \$529	\$527 \$586	\$488	\$504 \$561	\$452 \$467	\$536	\$447	\$487	\$405	\$454	\$378	\$392	\$326
60	\$710	\$529 \$571	\$655	\$526	\$627	\$504	\$599	\$482	\$544	\$437	\$507	\$407	\$438	\$352
	\$785	\$630	\$724	\$520 \$581	\$693	\$556	\$662	\$532	\$601	\$483	\$560	\$450	\$484	\$389
						\$606	\$714	\$580	\$648	\$526	\$604	\$490	\$522	\$424
61 62	\$847	\$687	\$781	3h.33	30/4/									
62	\$847 \$881	\$687 \$720	\$781 \$813	\$633 \$664	\$747 \$778									
	\$847 \$881 \$889	\$687 \$720 \$725	\$781 \$813 \$820	\$633 \$664 \$668	\$747 \$778 \$785	\$635 \$640	\$744 \$750	\$607 \$612	\$675 \$681	\$551 \$555	\$629 \$635	\$514 \$517	\$544 \$548	\$444 \$447

Monthly Rates Effective 09/01/10

SmartSense 500 -- with Generic RX (2+ members)

Rate Calcu														
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$211	\$211	\$194	\$194	\$186	\$186	\$178	\$178	\$161	\$161	\$150	\$150	\$130	\$130
1	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
2	\$183	\$183	\$168	\$168	\$161	\$161	\$154	\$154	\$140	\$140	\$130	\$130	\$113	\$113
3	\$168	\$168	\$155	\$155	\$148	\$148	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
4	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
5	\$141	\$141	\$130	\$130 \$100	\$125	\$125	\$119	\$119 \$110	\$108	\$108	\$101	\$101	\$87	\$87
6 7	\$130 \$121	\$130	\$120 \$112	\$120 \$112	\$115 \$107	\$115 \$107	\$110	\$110 \$102	\$100 \$93	\$100 \$93	\$93	\$93	\$80 \$75	\$80
8	\$115	\$121 \$115	\$106	\$106	\$107	\$107	\$102 \$97	\$97	\$88	\$88	\$86 \$82	\$86 \$82	\$75 \$71	\$75 \$71
9	\$115	\$115 \$115	\$106	\$106	\$101	\$101	\$97 \$97	\$97 \$97	\$88	\$88	\$82	\$82	\$71 \$71	\$71
10	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
11	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$118	\$118	\$109	\$109	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
13	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
14	\$142	\$142	\$131	\$131	\$126	\$125	\$120	\$120	\$109	\$108	\$101	\$101	\$88	\$87
15	\$163	\$142	\$150	\$131	\$144	\$126	\$137	\$120	\$125	\$109	\$116	\$101	\$100	\$88
16	\$186	\$164	\$171	\$151	\$164	\$144	\$157	\$138	\$142	\$125	\$133	\$117	\$115	\$101
17	\$206	\$184	\$190	\$170	\$182	\$163	\$174	\$155	\$158	\$141	\$147	\$131	\$127	\$114
18	\$217	\$194	\$200	\$179	\$191	\$171	\$183	\$163	\$166	\$148	\$154	\$138	\$133	\$119
19	\$217	\$194	\$200	\$179	\$191	\$171	\$183	\$163	\$166	\$148	\$155	\$138	\$134	\$119
20	\$217	\$194	\$200	\$179	\$191	\$171	\$183	\$163	\$166	\$148	\$155	\$138	\$134	\$119
21	\$217	\$195	\$200	\$179	\$191	\$172	\$183	\$164	\$166	\$149	\$155	\$139	\$134	\$120
22	\$217	\$201	\$200	\$185	\$191	\$177	\$183	\$169	\$166	\$154	\$155	\$143	\$134	\$124
23	\$217	\$210	\$200	\$193	\$191	\$185	\$183	\$177	\$166	\$160	\$155	\$149	\$134	\$129
24	\$217	\$214	\$200	\$198	\$191	\$189	\$183	\$181	\$166	\$164	\$155	\$153	\$134	\$132
25	\$217	\$214	\$200	\$198	\$191	\$189	\$183	\$181	\$166	\$164	\$155	\$153	\$134	\$132
26	\$217	\$214	\$200	\$198	\$191	\$189	\$183	\$181	\$166	\$164	\$155	\$153	\$134	\$132
27	\$218	\$215	\$201	\$198	\$192	\$190	\$184	\$182	\$167	\$165	\$155	\$154	\$134	\$133
28	\$223	\$217	\$206	\$200	\$197	\$192	\$188	\$183	\$171	\$166	\$159	\$155	\$137	\$134
29	\$229	\$224	\$211	\$206	\$202	\$197	\$194	\$189	\$176	\$171	\$164	\$159	\$141	\$138
30	\$229	\$233	\$211	\$214	\$202	\$205	\$194	\$196	\$176	\$178	\$164	\$166	\$141	\$143
31	\$229	\$236	\$211	\$217	\$202	\$208	\$194	\$199	\$176	\$180	\$164	\$168	\$141	\$145
32	\$229	\$242	\$211	\$223	\$202	\$214	\$194	\$204	\$176	\$185	\$164	\$173	\$141	\$149
33 34	\$230 \$234	\$247 \$247	\$212 \$216	\$228 \$228	\$203 \$206	\$218 \$218	\$194 \$197	\$208 \$208	\$176 \$179	\$189 \$189	\$164 \$167	\$176 \$176	\$142 \$144	\$152 \$152
35	\$238	\$247 \$247	\$219	\$228	\$210	\$218	\$200	\$208	\$179	\$189	\$170	\$176	\$144	\$152
36	\$238	\$247 \$248	\$219	\$229	\$210	\$219	\$200	\$200	\$182	\$190	\$170 \$170	\$170	\$146 \$146	\$153
37	\$238	\$255	\$219	\$235	\$210	\$225	\$200	\$215	\$182	\$195	\$170 \$170	\$177 \$182	\$146	\$157
38	\$239	\$266	\$220	\$246	\$211	\$235	\$201	\$225	\$183	\$204	\$170	\$190	\$147	\$164
39	\$254	\$275	\$234	\$253	\$224	\$242	\$215	\$232	\$195	\$210	\$181	\$196	\$157	\$169
40	\$275	\$275	\$253	\$253	\$243	\$242	\$232	\$232	\$211	\$210	\$196	\$196	\$169	\$169
41	\$291	\$275	\$269	\$253	\$257	\$242	\$246	\$232	\$223	\$210	\$208	\$196	\$180	\$169
42	\$295	\$276	\$272	\$254	\$260	\$243	\$249	\$233	\$226	\$211	\$211	\$197	\$182	\$170
43	\$298	\$290	\$275	\$267	\$263	\$256	\$252	\$244	\$228	\$222	\$213	\$207	\$184	\$179
44	\$298	\$306	\$275	\$282	\$263	\$270	\$252	\$258	\$228	\$234	\$213	\$218	\$184	\$189
45	\$298	\$317	\$275	\$292	\$263	\$280	\$252	\$267	\$228	\$243	\$213	\$226	\$184	\$195
46	\$298	\$320	\$275	\$295	\$263	\$283	\$252	\$270	\$228	\$245	\$213	\$229	\$184	\$198
47	\$299	\$326	\$276	\$300	\$264	\$288	\$253	\$275	\$229	\$250	\$214	\$233	\$185	\$201
48	\$308	\$337	\$284	\$310	\$272	\$297	\$260	\$284	\$236	\$258	\$220	\$240	\$190	\$207
49	\$321	\$351	\$296	\$324	\$283	\$310	\$271	\$296	\$246	\$269	\$229	\$251	\$198	\$217
50	\$334	\$369	\$308	\$340	\$295	\$326	\$282	\$312	\$256	\$283	\$239	\$263	\$206	\$228
51	\$370	\$412	\$341	\$380	\$327	\$364	\$312	\$348	\$283	\$316	\$264	\$294	\$228	\$254
52	\$386	\$428	\$356	\$394	\$341	\$377	\$326	\$361	\$295	\$328	\$275	\$305	\$238	\$264
53	\$399	\$441	\$368	\$407	\$352	\$390	\$337	\$372	\$306	\$338	\$285	\$315	\$246	\$272
54	\$409	\$450	\$377	\$415	\$361	\$397	\$345	\$379	\$313	\$344	\$292	\$321	\$252	\$277
55 50	\$417	\$453	\$384	\$418	\$368	\$400	\$352	\$382	\$319	\$347	\$297	\$323	\$257	\$279
56 57	\$469	\$489	\$432	\$451	\$414	\$432	\$396	\$413	\$359	\$374	\$335	\$349	\$289	\$302
57	\$500	\$489	\$461	\$451	\$441	\$432	\$422	\$413	\$383	\$375	\$357	\$349	\$308	\$302
	\$547	\$491 ¢507	\$504	\$453	\$483	\$434	\$462	\$415	\$419	\$376	\$390	\$351	\$337	\$303
58 50		\$507	\$562	\$468	\$538 \$601	\$448 \$482	\$515 \$574	\$428 \$461	\$467	\$389	\$435	\$362	\$376 \$420	\$313 \$337
59	\$610	ΦE 47	0.007			トルメン	T 1/4	. ა4ხ1	\$521	\$419	\$486	\$390	ホムンロ	1 あろろ/
59 60	\$681	\$547	\$627	\$504					-					
59 60 61	\$681 \$752	\$605	\$693	\$558	\$664	\$534	\$635	\$511	\$576	\$463	\$537	\$432	\$464	\$373
59 60 61 62	\$681 \$752 \$813	\$605 \$659	\$693 \$749	\$558 \$608	\$664 \$717	\$534 \$582	\$635 \$686	\$511 \$556	\$576 \$622	\$463 \$505	\$537 \$580	\$432 \$470	\$464 \$501	\$373 \$406
59 60 61	\$681 \$752	\$605	\$693	\$558	\$664	\$534	\$635	\$511	\$576	\$463	\$537	\$432	\$464	\$373

Monthly Rates Effective 09/01/10

SmartSense 1500 -- with Generic RX (1 member)

Rate Calcu									_				_	_
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$96	\$96	\$89	\$89	\$77	\$77
1	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
2	\$108	\$108 \$100	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
3 4	\$102 \$95	\$102 \$95	\$94 \$88	\$94 \$88	\$90 \$84	\$90 \$84	\$86 \$80	\$86 \$80	\$78 \$73	\$78 \$73	\$72 \$68	\$72 \$68	\$62 \$59	\$62 \$59
5	\$89	\$89	\$60 \$82	\$60 \$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
6	\$84	\$84	\$77	\$77	\$7 <b>3</b>	\$74	\$73 \$71	\$73 \$71	\$64	\$64	\$60	\$60	\$53 \$52	\$53 \$52
7	\$80	\$80	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
8	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
9	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$77	\$77	\$71	\$71	\$67	\$67	\$65	\$65	\$58	\$58	\$54	\$54	\$47	\$47
12	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
13	\$83	\$83	\$76	\$76	\$73	\$73	\$70	\$70	\$63	\$63	\$59	\$59	\$51	\$51
14	\$92	\$92	\$85	\$84	\$81	\$81	\$78	\$77	\$70	\$70	\$66	\$65	\$57	\$56
15	\$105	\$92	\$97	\$85	\$93	\$81	\$89	\$78	\$80	\$70	\$75	\$66	\$65	\$57
16	\$120	\$104	\$111	\$96	\$106	\$91	\$101	\$87	\$92	\$79	\$86	\$74	\$74	\$64
17	\$133	\$116	\$123	\$107	\$118	\$103	\$113	\$98	\$102	\$89	\$95	\$83	\$82	\$72
18	\$141	\$122	\$130	\$113	\$124	\$108	\$119	\$103	\$108	\$94	\$100	\$87	\$87	\$75
19	\$141	\$122	\$130	\$113	\$124	\$108	\$119	\$103	\$108	\$94	\$100	\$87	\$87	\$75
20	\$141	\$122	\$130	\$113	\$124	\$108	\$119	\$103	\$108	\$94	\$100	\$87	\$87	\$75
21	\$141	\$123	\$130	\$113	\$124	\$108	\$119	\$104	\$108	\$94	\$100	\$88	\$87	\$76
22	\$141	\$126	\$130	\$116	\$124	\$111	\$119	\$106	\$108	\$96	\$100	\$90	\$87	\$77
23	\$141	\$131	\$130	\$121	\$124	\$115	\$119	\$110	\$108	\$100	\$100	\$93	\$87	\$81
24	\$141	\$134	\$130	\$123	\$124	\$118	\$119	\$113	\$108	\$102	\$100	\$95	\$87	\$82
25	\$141	\$134	\$130	\$123	\$124	\$118	\$119	\$113	\$108	\$102	\$100	\$95	\$87	\$82
26	\$141	\$134	\$130	\$123	\$124	\$118	\$119	\$113	\$108	\$102	\$100	\$95	\$87	\$82
27	\$141	\$134	\$130	\$124	\$125	\$118	\$119	\$113	\$108	\$103	\$101	\$96	\$87	\$83
28	\$145	\$135	\$134	\$124	\$128	\$119	\$122	\$114	\$111	\$103 \$100	\$103	\$96	\$89 \$92	\$83
29 30	\$150 \$151	\$138 \$144	\$138 \$140	\$127 \$133	\$132 \$134	\$122 \$127	\$126 \$128	\$117 \$121	\$115 \$116	\$106 \$110	\$107 \$108	\$99 \$103	\$93	\$85 \$89
31	\$151	\$150	\$140	\$139	\$134	\$133	\$128	\$127	\$116	\$115	\$108	\$103	\$93	\$93
32	\$152	\$156	\$140	\$144	\$134	\$138	\$128	\$132	\$116	\$119	\$108	\$111	\$94	\$96
33	\$154	\$159	\$142	\$146	\$136	\$140	\$130	\$134	\$118	\$121	\$110	\$113	\$95	\$98
34	\$158	\$159	\$145	\$147	\$139	\$140	\$133	\$134	\$121	\$122	\$112	\$113	\$97	\$98
35	\$160	\$160	\$148	\$147	\$141	\$141	\$135	\$135	\$123	\$122	\$114	\$114	\$99	\$98
36	\$160	\$163	\$148	\$151	\$141	\$144	\$135	\$138	\$123	\$125	\$114	\$116	\$99	\$101
37	\$161	\$170	\$148	\$156	\$142	\$150	\$136	\$143	\$123	\$130	\$115	\$121	\$99	\$105
38	\$162	\$177	\$150	\$163	\$143	\$156	\$137	\$149	\$124	\$135	\$116	\$126	\$100	\$109
39	\$175	\$182	\$162	\$168	\$155	\$160	\$148	\$153	\$134	\$139	\$125	\$130	\$108	\$112
40	\$197	\$185	\$182	\$171	\$174	\$164	\$166	\$156	\$151	\$142	\$141	\$132	\$121	\$114
41	\$219	\$192	\$202	\$177	\$193	\$169	\$184	\$162	\$167	\$147	\$156	\$137	\$135	\$118
42	\$231	\$205	\$213	\$189	\$204	\$180	\$195	\$173	\$177	\$157	\$165	\$146	\$142	\$126
43	\$232	\$223	\$214	\$205	\$205	\$196	\$196	\$188	\$178	\$170	\$166	\$159	\$143	\$137
44	\$232	\$241	\$214	\$222	\$205	\$212	\$196	\$203	\$178	\$184	\$166	\$172	\$143	\$148
45	\$232	\$252	\$214	\$233	\$205	\$223	\$196	\$213	\$178	\$193	\$166	\$180	\$143	\$156
46	\$232	\$259	\$214	\$238	\$205	\$228	\$196	\$218	\$178	\$198	\$166	\$184	\$143	\$159
47	\$233	\$264	\$215	\$244	\$206	\$233	\$197	\$223	\$178	\$202	\$166	\$189	\$144	\$163
48	\$243	\$276	\$224	\$255	\$214	\$244	\$205	\$233	\$186	\$211	\$173	\$197	\$150	\$170
49	\$257	\$295	\$237	\$272	\$227	\$260	\$217	\$249	\$197	\$226	\$183	\$210	\$158	\$182
50	\$274	\$317	\$253	\$292	\$242	\$280	\$231	\$267	\$210	\$243	\$196	\$226	\$169	\$195
51 50	\$292	\$339	\$270	\$313	\$258	\$299	\$247	\$286	\$224	\$260	\$209	\$242	\$180	\$209
52 52	\$310	\$359	\$286	\$331	\$274	\$316	\$262	\$303	\$237	\$275	\$221	\$256	\$191	\$221
53 54	\$325	\$374	\$300	\$344	\$287	\$330	\$274	\$315	\$249	\$286	\$232	\$267	\$200	\$230
54 55	\$336 \$346	\$383 \$384	\$310 \$319	\$353 \$354	\$296 \$305	\$338 \$339	\$283 \$292	\$323 \$324	\$257 \$265	\$293 \$294	\$240 \$247	\$273 \$274	\$207 \$213	\$236 \$237
56	\$346 \$363	\$384 \$384	\$335	\$354 \$354	\$305	\$339 \$339	\$292 \$306	\$324 \$324	\$265 \$278	\$294 \$294	\$259	\$274 \$274	\$213 \$224	\$237
56 57	\$395	\$385	\$365	\$355	\$349	\$339	\$334	\$325	\$303	\$294 \$294	\$282	\$274 \$274	\$244	\$237
57 58	\$446	\$386	\$411	\$356	\$349 \$393	\$341	\$334 \$376	\$325 \$326	\$341	\$294 \$296	\$318	\$274 \$276	\$244 \$275	\$238
59	\$510	\$404	\$470	\$372	\$450	\$356	\$430	\$341	\$390	\$309	\$364	\$276 \$288	\$314	\$249
60	\$584	\$445	\$538	\$410	\$515	\$393	\$493	\$375	\$447	\$341	\$417	\$317	\$360	\$274
61	\$659	\$504	\$608	\$465	\$582	\$445	\$556	\$426	\$505	\$386	\$470	\$360	\$406	\$311
	\$721	\$561	\$665	\$517	\$636	\$495	\$608	\$473	\$552	\$430	\$514	\$400	\$445	\$346
62				, , , , , , , , , , , , , , , , , , ,	+ 555	7.55								
62 63			\$697	\$548	\$667	\$524	\$638	\$501	\$579	\$455	\$539	\$424	\$466	\$366
62 63 64	\$755 \$763	\$594 \$599	\$697 \$704	\$548 \$552	\$667 \$673	\$524 \$529	\$638 \$644	\$501 \$506	\$579 \$584	\$455 \$459	\$539 \$545	\$424 \$428	\$466 \$471	\$366 \$369

Monthly Rates Effective 09/01/10 SmartSense 1500 -- with Generic RX (2+ members)

Rate Calcu					<u> </u>	,	amhar							
nate Galcu		add tog a 1		e base r ea 2		each m		ea 4	Δre	ea 5	Δre	ea 6	Δre	ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$96	\$96	\$89	\$89	\$77	\$77
1	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
2	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
3	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$72	\$72	\$62	\$62
4 5	\$95 \$89	\$95	\$88 \$82	\$88	\$84 \$79	\$84 \$79	\$80	\$80 \$75	\$73 \$68	\$73	\$68 \$64	\$68 \$64	\$59 \$55	\$59
6	\$84	\$89 \$84	ъо∠ \$77	\$82 \$77	\$79 \$74	\$79 \$74	\$75 \$71	\$75 \$71	\$64	\$68 \$64	\$60	\$60	\$53 \$52	\$55 \$52
7	\$80	\$80	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
8	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
9	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$77	\$77	\$71	\$71	\$67	\$67	\$65	\$65	\$58	\$58	\$54	\$54	\$47	\$47
12	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59 *co	\$59	\$55	\$55 \$50	\$48	\$48
13 14	\$83 \$92	\$83 \$92	\$76 \$85	\$76 \$84	\$73 \$81	\$73 \$81	\$70 \$78	\$70 \$77	\$63 \$70	\$63 \$70	\$59 \$66	\$59 \$65	\$51 \$57	\$51 \$56
15	\$105	\$92 \$92	\$97	\$85	\$93	\$81	\$89	\$77 \$78	\$80	\$70 \$70	\$75	\$66	\$65	\$50 \$57
16	\$120	\$104	\$111	\$96	\$106	\$91	\$101	\$87	\$92	\$79	\$86	\$74	\$74	\$64
17	\$133	\$116	\$123	\$107	\$118	\$103	\$113	\$98	\$102	\$89	\$95	\$83	\$82	\$72
18	\$141	\$122	\$130	\$113	\$124	\$108	\$119	\$103	\$108	\$94	\$100	\$87	\$87	\$75
19	\$141	\$122	\$130	\$113	\$124	\$108	\$119	\$103	\$108	\$94	\$100	\$87	\$87	\$75
20	\$141	\$122	\$130	\$113	\$124	\$108	\$119	\$103	\$108	\$94	\$100	\$87	\$87	\$75
21 22	\$141 \$141	\$123 \$126	\$130 \$130	\$113 \$116	\$124 \$124	\$108 \$111	\$119 \$119	\$104 \$106	\$108 \$108	\$94 \$96	\$100 \$100	\$88	\$87 \$87	\$76
22	\$141 \$141	\$126	\$130 \$130	\$116 \$121	\$124 \$124	\$111 \$115	\$119 \$119	\$106	\$108 \$108	\$96 \$100	\$100 \$100	\$90 \$93	\$87 \$87	\$77 \$81
24	\$141	\$134	\$130	\$123	\$124	\$118	\$119	\$113	\$108	\$102	\$100	\$95	\$87	\$82
25	\$141	\$134	\$130	\$123	\$124	\$118	\$119	\$113	\$108	\$102	\$100	\$95	\$87	\$82
26	\$141	\$134	\$130	\$123	\$124	\$118	\$119	\$113	\$108	\$102	\$100	\$95	\$87	\$82
27	\$141	\$134	\$130	\$124	\$125	\$118	\$119	\$113	\$108	\$103	\$101	\$96	\$87	\$83
28	\$145	\$135	\$134	\$124	\$128	\$119	\$122	\$114	\$111	\$103	\$103	\$96	\$89	\$83
29	\$150	\$138	\$138	\$127	\$132	\$122	\$126	\$117	\$115	\$106	\$107	\$99	\$92	\$85
30 31	\$151 \$151	\$144 \$147	\$140 \$140	\$133 \$135	\$134 \$134	\$127 \$129	\$128 \$128	\$121 \$124	\$116 \$116	\$110 \$112	\$108 \$108	\$103 \$104	\$93 \$93	\$89 \$90
32	\$151	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$117	\$108	\$104	\$93	\$94
33	\$152	\$155	\$140	\$143	\$134	\$137	\$128	\$131	\$116	\$119	\$108	\$111	\$94	\$95
34	\$154	\$156	\$142	\$143	\$136	\$137	\$130	\$131	\$118	\$119	\$110	\$111	\$95	\$96
35	\$156	\$156	\$144	\$143	\$138	\$137	\$132	\$131	\$120	\$119	\$111	\$111	\$96	\$96
36	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
37	\$156	\$161	\$144	\$148	\$138	\$142	\$132	\$136	\$120	\$123	\$111	\$115	\$96	\$99
38 39	\$157 \$166	\$168 \$172	\$145 \$153	\$155 \$159	\$138 \$146	\$148 \$152	\$132 \$140	\$142 \$145	\$120 \$127	\$129 \$132	\$112 \$118	\$120 \$123	\$97 \$102	\$103 \$106
40	\$181	\$172	\$167	\$159	\$159	\$152	\$152	\$145	\$138	\$132	\$129	\$123	\$111	\$106
41	\$190	\$173	\$176	\$160	\$168	\$153	\$161	\$146	\$146	\$132	\$136	\$123	\$117	\$107
42	\$196	\$174	\$181	\$161	\$173	\$154	\$165	\$147	\$150	\$133	\$140	\$124	\$121	\$107
43	\$198	\$190	\$183	\$175	\$175	\$167	\$167	\$160	\$152	\$145	\$141	\$135	\$122	\$117
44	\$198	\$205	\$183	\$189	\$175	\$180	\$167	\$173	\$152	\$157	\$141	\$146	\$122	\$126
45 46	\$198 \$198	\$215 \$210	\$183 \$183	\$198 \$202	\$175 \$175	\$189 \$104	\$167 \$167	\$181 \$185	\$152 \$152	\$164 \$168	\$141 \$141	\$153 \$157	\$122 \$122	\$132 \$135
46 47	\$198 \$199	\$219 \$225	\$183 \$183	\$202 \$207	\$175 \$176	\$194 \$198	\$167 \$168	\$185 \$189	\$152 \$152	\$168 \$172	\$141 \$142	\$157 \$160	\$122 \$123	\$135 \$138
48	\$207	\$235	\$191	\$216	\$170 \$182	\$207	\$174	\$198	\$158	\$180	\$148	\$168	\$127	\$145
49	\$219	\$251	\$202	\$232	\$193	\$222	\$185	\$212	\$168	\$192	\$156	\$179	\$135	\$155
50	\$232	\$269	\$214	\$248	\$205	\$237	\$196	\$227	\$178	\$206	\$166	\$192	\$143	\$166
51	\$263	\$305	\$242	\$281	\$232	\$269	\$222	\$257	\$201	\$233	\$187	\$218	\$162	\$188
52	\$279	\$322	\$258	\$297	\$247	\$284	\$236	\$272	\$214	\$247	\$199	\$230	\$172	\$199
53 54	\$292 \$302	\$336 \$345	\$269 \$279	\$309 \$318	\$258 \$267	\$296 \$305	\$247 \$255	\$283 \$201	\$224 \$232	\$257 \$264	\$209 \$216	\$240 \$246	\$180 \$186	\$207 \$213
55	\$302	\$345 \$348	\$279 \$287	\$318 \$321	\$275	\$305 \$307	\$255 \$263	\$291 \$294	\$232 \$239	\$264 \$266	\$216 \$222	\$246 \$248	\$186	\$213 \$215
56	\$354	\$375	\$327	\$346	\$313	\$331	\$299	\$316	\$271	\$287	\$253	\$267	\$218	\$231
57	\$385	\$376	\$355	\$346	\$340	\$331	\$325	\$317	\$295	\$288	\$275	\$268	\$237	\$232
58	\$435	\$377	\$401	\$348	\$383	\$333	\$367	\$318	\$333	\$289	\$310	\$269	\$268	\$233
59	\$498	\$393	\$459	\$362	\$439	\$347	\$420	\$332	\$381	\$301	\$355	\$281	\$307	\$242
60	\$569	\$434	\$525	\$400	\$502	\$383	\$480	\$366	\$436	\$332	\$406	\$310	\$351	\$268
61	\$643	\$493	\$593	\$454	\$568	\$435	\$543	\$416	\$492	\$377	\$459	\$352	\$397	\$304
62 63	\$704 \$737	\$547 \$580	\$649 \$679	\$504 \$535	\$621 \$650	\$483 \$512	\$594 \$622	\$462 \$489	\$539 \$564	\$419 \$444	\$503 \$526	\$391 \$414	\$434 \$454	\$337 \$358
64	\$737 \$745	\$580 \$584	\$679 \$687	\$535 \$538	\$650 \$657	\$512 \$515	\$622 \$629	\$489 \$493	\$564 \$570	\$444 \$447	\$526 \$532	\$414 \$417	\$454 \$459	\$358 \$360
65+	\$745	\$584	\$687	\$538	\$657	\$515	\$629	\$493	\$570	\$447	\$532	\$417	\$459	\$360
			,	,			,	,		*	,			,

Monthly Rates Effective 09/01/10 SmartSense 2500 -- with Generic RX (1 member)

Rate Calcu					<b>\</b>		elow.							
Trate Galou	1	ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female	Male	Female	Male	Female								
0	\$104	\$104	\$96	\$96	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
1	\$94	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
2	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
3	\$85	\$85	\$78	\$78	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
4 5	\$81 \$77	\$81 \$77	\$74 \$71	\$74 \$71	\$71 \$67	\$71 \$67	\$68 \$64	\$68 \$64	\$62 \$58	\$62 \$58	\$57 \$54	\$57 \$54	\$50 \$47	\$50 \$47
6	\$77	\$77	\$67	\$67	\$67 \$64	\$64	\$61	\$61	\$56	\$56	\$5 <del>4</del>	\$54 \$52	\$45	\$47 \$45
7	\$70	\$70	\$64	\$64	\$61	\$61	\$59	\$59	\$53	\$53	\$49	\$49	\$43	\$43
8	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
9	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
10	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
11	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$51	\$51	\$48	\$48	\$41	\$41
12 13	\$68	\$68 \$70	\$62	\$62	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
13	\$72 \$80	\$72 \$79	\$67 \$73	\$67 \$73	\$64 \$70	\$64 \$70	\$61 \$67	\$61 \$67	\$55 \$61	\$55 \$61	\$51 \$57	\$51 \$57	\$44 \$49	\$44 \$49
15	\$91	\$80	\$84	\$73 \$73	\$80	\$70 \$70	\$76	\$67	\$69	\$61	\$65	\$57 \$57	\$56	\$49
16	\$103	\$89	\$95	\$82	\$91	\$78	\$87	\$75	\$79	\$68	\$74	\$63	\$64	\$55
17	\$114	\$99	\$105	\$91	\$101	\$88	\$96	\$84	\$88	\$76	\$82	\$71	\$70	\$61
18	\$120	\$104	\$111	\$96	\$106	\$92	\$102	\$88	\$92	\$80	\$86	\$74	\$74	\$64
19	\$121	\$104	\$111	\$96	\$106	\$92	\$102	\$88	\$92	\$80	\$86	\$74	\$74	\$64
20	\$121	\$104	\$111	\$96	\$106	\$92	\$102	\$88	\$92	\$80	\$86	\$74 \$75	\$74	\$64
21	\$121	\$105	\$111	\$96	\$106	\$92	\$102	\$88	\$92	\$80	\$86	\$75	\$74	\$64
22 23	\$121 \$121	\$107 \$110	\$111 \$111	\$98 \$102	\$106 \$106	\$94 \$97	\$102 \$102	\$90 \$93	\$92 \$92	\$82 \$85	\$86 \$86	\$76 \$79	\$74 \$74	\$66 \$68
24	\$121	\$113	\$111	\$102	\$106	\$99	\$102	\$95	\$92 \$92	\$86	\$86	\$80	\$74 \$74	\$69
25	\$121	\$113	\$111	\$104	\$106	\$99	\$102	\$95	\$92	\$86	\$86	\$80	\$74	\$69
26	\$121	\$113	\$111	\$104	\$106	\$99	\$102	\$95	\$92	\$86	\$86	\$80	\$74	\$69
27	\$121	\$113	\$112	\$104	\$107	\$100	\$102	\$95	\$93	\$87	\$86	\$81	\$74	\$70
28	\$124	\$114	\$114	\$105	\$109	\$100	\$105	\$96	\$95	\$87	\$88	\$81	\$76	\$70
29	\$128	\$116	\$118	\$107	\$113	\$103	\$108	\$98	\$98	\$89	\$91	\$83	\$79	\$72
30	\$130	\$121 \$100	\$119	\$111	\$114	\$106	\$109	\$102	\$99	\$92	\$92	\$86	\$80	\$74
31 32	\$130 \$130	\$126 \$131	\$119 \$120	\$116 \$121	\$114 \$115	\$111 \$115	\$109 \$110	\$106 \$110	\$99 \$100	\$96 \$100	\$92 \$93	\$90 \$93	\$80 \$80	\$78 \$81
33	\$131	\$133	\$120	\$123	\$116	\$117	\$111	\$112	\$100	\$100 \$102	\$94	\$95	\$81	\$82
34	\$135	\$133	\$124	\$123	\$119	\$118	\$114	\$112	\$103	\$102	\$96	\$95	\$83	\$82
35	\$137	\$134	\$126	\$123	\$121	\$118	\$116	\$113	\$105	\$102	\$98	\$95	\$84	\$82
36	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$115	\$105	\$105	\$98	\$97	\$84	\$84
37	\$138	\$142	\$127	\$131	\$121	\$125	\$116	\$120	\$105	\$109	\$98	\$101	\$85	\$87
38	\$139	\$148	\$128	\$136	\$122	\$130	\$117	\$125	\$106	\$113	\$99	\$105	\$85	\$91
39 40	\$150 \$169	\$152 \$155	\$138 \$156	\$140 \$143	\$132 \$149	\$134 \$137	\$127 \$143	\$128 \$131	\$115 \$129	\$116 \$119	\$107 \$121	\$108 \$111	\$92 \$104	\$94 \$95
40	\$188	\$161	\$173	\$143 \$148	\$149 \$166	\$137 \$142	\$143 \$159	\$135	\$144	\$119 \$123	\$134	\$115	\$104 \$116	\$99
42	\$199	\$172	\$173 \$184	\$148 \$158	\$176	\$142 \$152	\$168	\$145	\$152	\$132	\$142	\$113	\$123	\$106
43	\$200	\$188	\$184	\$173	\$176	\$166	\$169	\$159	\$153	\$144	\$143	\$134	\$123	\$116
44	\$200	\$204	\$184	\$188	\$176	\$180	\$169	\$172	\$153	\$156	\$143	\$145	\$123	\$126
45	\$200	\$214	\$184	\$198	\$176	\$189	\$169	\$181	\$153	\$164	\$143	\$153	\$123	\$132
46	\$200	\$220	\$184	\$202	\$176	\$194	\$169	\$185	\$153	\$168	\$143	\$157	\$123	\$135
47 49	\$201	\$225	\$185 \$102	\$207	\$177 \$192	\$198 \$207	\$169 \$175	\$190 \$100	\$154 \$150	\$172 \$170	\$143 \$149	\$160 \$167	\$124 \$129	\$138 \$144
48 49	\$208 \$220	\$234 \$250	\$192 \$203	\$216 \$231	\$183 \$194	\$207 \$221	\$175 \$186	\$198 \$211	\$159 \$169	\$179 \$192	\$148 \$157	\$167 \$178	\$128 \$136	\$144 \$154
50	\$235	\$269	\$203	\$248	\$208	\$237	\$199	\$227	\$180	\$206	\$168	\$176	\$145	\$166
51	\$251	\$288	\$232	\$265	\$222	\$254	\$212	\$243	\$192	\$220	\$179	\$205	\$155	\$177
52	\$267	\$304	\$246	\$280	\$235	\$268	\$225	\$257	\$204	\$233	\$190	\$217	\$164	\$188
53	\$280	\$317	\$258	\$292	\$247	\$280	\$236	\$268	\$214	\$243	\$200	\$226	\$172	\$196
54	\$289	\$325	\$266	\$300	\$255	\$287	\$244	\$274	\$221	\$249	\$206	\$232	\$178	\$200
55 50	\$297	\$327	\$274	\$301	\$262	\$288	\$251	\$276	\$228	\$250	\$212	\$233	\$183	\$201
56 57	\$312	\$327	\$288 \$215	\$301	\$276	\$288	\$264	\$276	\$239	\$250 \$250	\$223	\$233	\$193	\$201
57 58	\$342 \$387	\$327 \$328	\$315 \$356	\$301 \$302	\$301 \$341	\$288 \$290	\$288 \$326	\$276 \$277	\$261 \$296	\$250 \$251	\$244 \$276	\$233 \$234	\$211 \$238	\$201 \$202
56 59	\$444	\$342	\$409	\$302 \$315	\$392	\$302	\$375	\$277 \$288	\$340	\$262	\$276 \$317	\$234 \$244	\$274	\$202 \$211
60	\$510	\$378	\$470	\$348	\$450	\$333	\$430	\$319	\$390	\$289	\$364	\$270	\$314	\$233
61	\$576	\$430	\$531	\$397	\$508	\$380	\$486	\$363	\$441	\$329	\$411	\$307	\$355	\$265
62	\$630	\$480	\$581	\$443	\$556	\$424	\$531	\$405	\$482	\$368	\$450	\$343	\$388	\$296
63	\$660	\$509	\$609	\$470	\$583	\$449	\$557	\$430	\$506	\$390	\$471	\$363	\$407	\$314
64	\$667	\$514	\$615	\$474	\$589	\$454	\$563	\$434	\$511	\$394	\$476	\$367	\$412	\$317
65+	\$667	\$514	\$615	\$474	\$589	\$454	\$563	\$434	\$511	\$394	\$476	\$367	\$412	\$317

Monthly Rates Effective 09/01/10 SmartSense 2500 -- with Generic RX (2+ members)

Rate Calcu				eric HX	<u>'</u>	,	ombor							
nate Calcu	4	ea 1		ea 2		ea 3		ea 4	Δre	ea 5	Δre	ea 6	Δre	ea 7
	Male	Female												
0	\$104	\$104	\$96	\$96	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
1	\$94	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
2	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
3	\$85	\$85	\$78	\$78	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
4	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
5	\$77	\$77	\$71	\$71	\$67	\$67	\$64	\$64	\$58	\$58	\$54 \$50	\$54 ¢50	\$47	\$47
6 7	\$73 \$70	\$73 \$70	\$67 \$64	\$67 \$64	\$64 \$61	\$64 \$61	\$61 \$59	\$61 \$59	\$56 \$53	\$56 \$53	\$52 \$49	\$52 \$49	\$45 \$43	\$45 \$43
8	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
9	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
10	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
11	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$51	\$51	\$48	\$48	\$41	\$41
12	\$68	\$68	\$62	\$62	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
13	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
14	\$80	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
15	\$91	\$80	\$84	\$73	\$80	\$70	\$76	\$67	\$69	\$61	\$65	\$57	\$56	\$49
16	\$103	\$89	\$95	\$82	\$91	\$78	\$87	\$75	\$79	\$68	\$74	\$63	\$64	\$55
17 18	\$114 \$120	\$99 \$104	\$105 \$111	\$91 \$96	\$101 \$106	\$88 \$92	\$96 \$102	\$84 \$88	\$88 \$92	\$76 \$80	\$82 \$86	\$71 \$74	\$70 \$74	\$61 \$64
19	\$120	\$104	\$111	\$96	\$106	\$92	\$102	\$88	\$92	\$80	\$86	\$74 \$74	\$74 \$74	\$64
20	\$121	\$104	\$111	\$96	\$106	\$92	\$102	\$88	\$92	\$80	\$86	\$74	\$74	\$64
21	\$121	\$105	\$111	\$96	\$106	\$92	\$102	\$88	\$92	\$80	\$86	\$75	\$74	\$64
22	\$121	\$107	\$111	\$98	\$106	\$94	\$102	\$90	\$92	\$82	\$86	\$76	\$74	\$66
23	\$121	\$110	\$111	\$102	\$106	\$97	\$102	\$93	\$92	\$85	\$86	\$79	\$74	\$68
24	\$121	\$113	\$111	\$104	\$106	\$99	\$102	\$95	\$92	\$86	\$86	\$80	\$74	\$69
25	\$121	\$113	\$111	\$104	\$106	\$99	\$102	\$95	\$92	\$86	\$86	\$80	\$74	\$69
26	\$121	\$113	\$111	\$104	\$106	\$99	\$102	\$95	\$92	\$86	\$86	\$80	\$74	\$69
27 28	\$121 \$124	\$113 \$114	\$112 \$114	\$104 \$105	\$107 \$109	\$100 \$100	\$102 \$105	\$95 \$96	\$93 \$95	\$87 \$87	\$86 \$88	\$81 \$81	\$74 \$76	\$70 \$70
29	\$128	\$116	\$118	\$103	\$113	\$100	\$108	\$98	\$98	\$89	\$91	\$83	\$70 \$79	\$70 \$72
30	\$130	\$121	\$119	\$111	\$114	\$106	\$109	\$102	\$99	\$92	\$92	\$86	\$80	\$74
31	\$130	\$126	\$119	\$116	\$114	\$111	\$109	\$106	\$99	\$96	\$92	\$90	\$80	\$78
32	\$130	\$131	\$120	\$121	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$81
33	\$131	\$133	\$121	\$123	\$116	\$117	\$111	\$112	\$101	\$102	\$94	\$95	\$81	\$82
34	\$135	\$133	\$124	\$123	\$119	\$118	\$114	\$112	\$103	\$102	\$96	\$95	\$83	\$82
35	\$137	\$134	\$126	\$123	\$121	\$118	\$116	\$113	\$105	\$102	\$98	\$95	\$84	\$82
36 37	\$137 \$137	\$135 \$140	\$126 \$126	\$124 \$129	\$121 \$121	\$119 \$124	\$116 \$116	\$114 \$118	\$105 \$105	\$103 \$107	\$98 \$98	\$96 \$100	\$84 \$84	\$83 \$86
38	\$137 \$138	\$140	\$120	\$135	\$121	\$124 \$129	\$116	\$116 \$123	\$105 \$105	\$107 \$112	\$98	\$100	\$85	\$90
39	\$148	\$150	\$137	\$138	\$131	\$132	\$125	\$126	\$114	\$114	\$106	\$107	\$91	\$92
40	\$162	\$150	\$149	\$138	\$143	\$132	\$136	\$126	\$124	\$114	\$115	\$107	\$99	\$92
41	\$174	\$150	\$160	\$138	\$153	\$133	\$147	\$127	\$133	\$115	\$124	\$107	\$107	\$93
42	\$176	\$153	\$163	\$141	\$156	\$135	\$149	\$129	\$135	\$117	\$126	\$109	\$109	\$94
43	\$177	\$166	\$163	\$153	\$156	\$146	\$149	\$140	\$136	\$127	\$126	\$118	\$109	\$102
44	\$177	\$179	\$163	\$165	\$156	\$158	\$150	\$151	\$136	\$137	\$126	\$128	\$109	\$110
45 46	\$178 \$179	\$190 \$104	\$164 \$164	\$175 \$170	\$157 \$157	\$168 \$171	\$150 \$150	\$160 \$163	\$136 \$136	\$145 \$149	\$127 \$127	\$135 \$139	\$109 \$100	\$117
46 47	\$178 \$178	\$194 \$198	\$164 \$164	\$179 \$182	\$157 \$157	\$171 \$175	\$150 \$150	\$163 \$167	\$136 \$136	\$148 \$151	\$127 \$127	\$138 \$141	\$109 \$110	\$119 \$122
47	\$176	\$206	\$170	\$190	\$162	\$173 \$182	\$155	\$174	\$141	\$158	\$131	\$147	\$113	\$127
49	\$194	\$222	\$179	\$204	\$171	\$196	\$164	\$187	\$149	\$170	\$138	\$158	\$120	\$137
50	\$208	\$238	\$192	\$220	\$184	\$210	\$176	\$201	\$159	\$182	\$149	\$170	\$128	\$147
51	\$235	\$269	\$217	\$248	\$207	\$237	\$198	\$227	\$180	\$206	\$168	\$192	\$145	\$166
52	\$249	\$285	\$230	\$263	\$220	\$252	\$210	\$241	\$191	\$218	\$178	\$204	\$154	\$176
53	\$261	\$297	\$241	\$274	\$231	\$262	\$221	\$250	\$200	\$227	\$186	\$212	\$161	\$183
54	\$270	\$303	\$249	\$280	\$238	\$268	\$228	\$256	\$206	\$232	\$192	\$216	\$166	\$187
55 56	\$279 \$312	\$307 \$327	\$257 \$288	\$283 \$301	\$246 \$276	\$271 \$288	\$235 \$264	\$259 \$276	\$213 \$239	\$235 \$250	\$199 \$223	\$219 \$233	\$172 \$193	\$189 \$201
56 57	\$342	\$327 \$327	\$288 \$315	\$301	\$276 \$301	\$288	\$288	\$276 \$276	\$239 \$261	\$250 \$250	\$244	\$233	\$211	\$201
58	\$387	\$328	\$356	\$301	\$341	\$290	\$326	\$277	\$296	\$250 \$251	\$276	\$234	\$238	\$202
59	\$444	\$342	\$409	\$315	\$392	\$302	\$375	\$288	\$340	\$262	\$317	\$244	\$274	\$211
60	\$510	\$378	\$470	\$348	\$450	\$333	\$430	\$319	\$390	\$289	\$364	\$270	\$314	\$233
61	\$576	\$430	\$531	\$397	\$508	\$380	\$486	\$363	\$441	\$329	\$411	\$307	\$355	\$265
62	\$630	\$480	\$581	\$443	\$556	\$424	\$531	\$405	\$482	\$368	\$450	\$343	\$388	\$296
63	\$660	\$509	\$609	\$470	\$583	\$449	\$557	\$430	\$506	\$390	\$471	\$363	\$407	\$314
64	\$667	\$514	\$615	\$474	\$589	\$454	\$563	\$434	\$511	\$394	\$476	\$367	\$412	\$317
65+	\$667	\$514	\$615	\$474	\$589	\$454	\$563	\$434	\$511	\$394	\$476	\$367	\$412	\$317

Monthly Rates Effective 09/01/10 SmartSense 5000 -- with Generic RX (1 member)

Rate Calcu	ılation:	Find the	appron		`	nber) <b>listed b</b> e	elow.							
		ea 1	Are	ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$83	\$83	\$76	\$76	\$73	\$73	\$70	\$70	\$63	\$63	\$59	\$59	\$51	\$51
1	\$75 \$71	\$75 \$71	\$69 \$66	\$69 \$66	\$66 \$63	\$66 \$63	\$63 \$60	\$63 \$60	\$57 \$55	\$57 \$55	\$54 \$51	\$54 \$51	\$46 \$44	\$46 \$44
2 3	\$71 \$70	\$71 \$70	\$64	\$64	\$63 \$61	\$63 \$61	\$50 \$59	\$50 \$59	\$53	\$53	\$51 \$50	\$51 \$50	\$44 \$43	\$44 \$43
4	\$68	\$68	\$62	\$62	\$60	\$60	\$59 \$57	\$59 \$57	\$52	\$53 \$52	\$48	\$48	\$42	\$42
5	\$66	\$66	\$61	\$61	\$58	\$58	\$56	\$56	\$50	\$50	\$47	\$47	\$41	\$41
6	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$39	\$39
7	\$63	\$63	\$58	\$58	\$55	\$55	\$53	\$53	\$48	\$48	\$45	\$45	\$38	\$38
8	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
9	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
10 11	\$61 \$62	\$61 \$62	\$56 \$57	\$56 \$57	\$54 \$54	\$54 \$54	\$52 \$52	\$52 \$52	\$47 \$47	\$47 \$47	\$44 \$44	\$44 \$44	\$38 \$38	\$38 \$38
12	\$62	\$62	\$57 \$57	\$57 \$57	\$55	\$55	\$52 \$52	\$52 \$52	\$47 \$47	\$47 \$47	\$44	\$44 \$44	\$38	\$38
13	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
14	\$72	\$72	\$66	\$66	\$64	\$63	\$61	\$60	\$55	\$55	\$51	\$51	\$44	\$44
15	\$81	\$72	\$75	\$66	\$72	\$64	\$69	\$61	\$62	\$55	\$58	\$51	\$50	\$44
16	\$93	\$79	\$85	\$73	\$82	\$70	\$78	\$67	\$71	\$61	\$66	\$56	\$57	\$49
17	\$102	\$89	\$94	\$82	\$90	\$78	\$86	\$75	\$78	\$68	\$73	\$63	\$63	\$54
18	\$108	\$93	\$99	\$86	\$95	\$82	\$91	\$78	\$82	\$71	\$77	\$66	\$66	\$57
19 20	\$108 \$108	\$93 \$93	\$99 \$99	\$86 \$86	\$95 \$95	\$82 \$82	\$91 \$91	\$78 \$78	\$82 \$82	\$71 \$71	\$77 \$77	\$66 \$66	\$66 \$66	\$57 \$57
21	\$108	\$93	\$99 \$99	\$86	\$95 \$95	\$82	\$91	\$76 \$79	\$82	\$71 \$71	\$77 \$77	\$67	\$66	\$57 \$57
22	\$108	\$94	\$99	\$87	\$95	\$83	\$91	\$80	\$82	\$72	\$77	\$67	\$66	\$58
23	\$108	\$97	\$99	\$90	\$95	\$86	\$91	\$82	\$82	\$75	\$77	\$69	\$66	\$60
24	\$108	\$99	\$99	\$91	\$95	\$87	\$91	\$84	\$82	\$76	\$77	\$71	\$66	\$61
25	\$108	\$99	\$99	\$91	\$95	\$87	\$91	\$84	\$82	\$76	\$77	\$71	\$66	\$61
26	\$108	\$99	\$99	\$91	\$95	\$87	\$91	\$84	\$82	\$76	\$77	\$71	\$66	\$61
27	\$108	\$100 \$100	\$100 \$102	\$92 \$00	\$95	\$88	\$91	\$84	\$83	\$76	\$77	\$71	\$66	\$61
28 29	\$111 \$114	\$100 \$102	\$102 \$105	\$92 \$94	\$98 \$101	\$88 \$90	\$93 \$96	\$84 \$86	\$85 \$87	\$76 \$78	\$79 \$81	\$71 \$73	\$68 \$70	\$62 \$63
30	\$116	\$106	\$107	\$98	\$102	\$93	\$97	\$89	\$88	\$81	\$82	\$75	\$71	\$65
31	\$116	\$110	\$107	\$102	\$102	\$97	\$97	\$93	\$88	\$84	\$82	\$79	\$71	\$68
32	\$116	\$114	\$107	\$105	\$102	\$101	\$98	\$96	\$89	\$88	\$83	\$82	\$71	\$70
33	\$118	\$116	\$108	\$107	\$104	\$102	\$99	\$98	\$90	\$89	\$84	\$83	\$72	\$71
34	\$120	\$116	\$111	\$107	\$106	\$103	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$72
35 36	\$122 \$122	\$117 \$119	\$113 \$113	\$108 \$110	\$108 \$108	\$103 \$105	\$103 \$103	\$99 \$101	\$93 \$93	\$89 \$91	\$87 \$87	\$83 \$85	\$75 \$75	\$72 \$74
37	\$123	\$119 \$124	\$113	\$110 \$114	\$108	\$103	\$103	\$105	\$93 \$94	\$95	\$87	\$89	\$75 \$76	\$74 \$76
38	\$123	\$129	\$114	\$119	\$109	\$114	\$104	\$109	\$94	\$99	\$88	\$92	\$76	\$80
39	\$134	\$133	\$123	\$123	\$118	\$117	\$113	\$112	\$102	\$102	\$95	\$95	\$82	\$82
40	\$151	\$136	\$139	\$125	\$133	\$120	\$128	\$115	\$116	\$104	\$108	\$97	\$93	\$84
41	\$169	\$141	\$155	\$130	\$149	\$125	\$142	\$119	\$129	\$108	\$120	\$101	\$104	\$87
42	\$179	\$152	\$165	\$140	\$158	\$134	\$151	\$128	\$137	\$116	\$128	\$108	\$110	\$93
43 44	\$180 \$180	\$166 \$181	\$166 \$166	\$153 \$166	\$159 \$159	\$147 \$159	\$152 \$152	\$140 \$152	\$138 \$138	\$127 \$138	\$128 \$128	\$118 \$129	\$111 \$111	\$102 \$111
45	\$180	\$190	\$166 \$166	\$166 \$175	\$159	\$168	\$152 \$152	\$161	\$138	\$138	\$128	\$129	\$111	\$117
46	\$180	\$195	\$166	\$180	\$159	\$172	\$152	\$165	\$138	\$149	\$128	\$139	\$111	\$120
47	\$180	\$200	\$166	\$184	\$159	\$176	\$152	\$169	\$138	\$153	\$129	\$143	\$111	\$123
48	\$186	\$209	\$171	\$192	\$164	\$184	\$157	\$176	\$142	\$160	\$132	\$149	\$114	\$128
49	\$197	\$222	\$182	\$205	\$174	\$196	\$166	\$187	\$151	\$170	\$141	\$159	\$121	\$137
50 51	\$211	\$239	\$194	\$220	\$186	\$211	\$178	\$201	\$161	\$183	\$150	\$170	\$130 \$130	\$147
51 52	\$225 \$239	\$255 \$270	\$208 \$220	\$235 \$249	\$199 \$211	\$225 \$238	\$190 \$201	\$215 \$228	\$172 \$183	\$195 \$207	\$161 \$170	\$182 \$192	\$139 \$147	\$157 \$166
52 53	\$250	\$270 \$281	\$220 \$231	\$249 \$259	\$211	\$238 \$248	\$201 \$211	\$228 \$237	\$183 \$192	\$207 \$215	\$170 \$178	\$192	\$147 \$154	\$173
54	\$258	\$289	\$238	\$266	\$228	\$255	\$218	\$243	\$198	\$213	\$176 \$184	\$206	\$159	\$178
55	\$266	\$290	\$245	\$267	\$235	\$256	\$225	\$245	\$204	\$222	\$190	\$207	\$164	\$179
56	\$280	\$290	\$258	\$267	\$247	\$256	\$236	\$245	\$215	\$222	\$200	\$207	\$173	\$179
57	\$307	\$290	\$283	\$267	\$271	\$256	\$259	\$245	\$235	\$222	\$219	\$207	\$189	\$179
58	\$349	\$291	\$321	\$269	\$308	\$257	\$294	\$246	\$267	\$223	\$249	\$208	\$215	\$180
59 60	\$401	\$303	\$370	\$279	\$354	\$267	\$339	\$256	\$307	\$232 \$257	\$286	\$216	\$248	\$187 \$207
60 61	\$462 \$522	\$335 \$383	\$426 \$482	\$309 \$353	\$407 \$461	\$296 \$338	\$390 \$441	\$283 \$323	\$354 \$400	\$257 \$293	\$330 \$373	\$239 \$273	\$285 \$322	\$207 \$236
62	\$572	\$428	\$528	\$395	\$505	\$378	\$483	\$361	\$438	\$328	\$408	\$306	\$353	\$264
63	\$601	\$455	\$554	\$420	\$530	\$402	\$507	\$384	\$460	\$349	\$429	\$325	\$371	\$281
64	\$608	\$460	\$561	\$424	\$537	\$406	\$513	\$388	\$466	\$352	\$434	\$328	\$375	\$284
65+					\$537	\$406	\$513	\$388	\$466	\$352	\$434	\$328	\$375	\$284

Monthly Rates Effective 09/01/10

SmartSense 5000 -- with Generic RX (2+ members)

	Δr	ea 1	Λ ν.σ	_										
	-			ea 2		ea 3		a 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$83	\$83	\$76	\$76	\$73	\$73	\$70	\$70	\$63	\$63	\$59	\$59	\$51	\$51
1	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$54	\$54	\$46	\$46
2	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$55	\$55	\$51	\$51	\$44	\$44
3	\$70	\$70 \$60	\$64	\$64	\$61	\$61	\$59	\$59	\$53 \$50	\$53 \$50	\$50	\$50 040	\$43	\$43
4 5	\$68 \$66	\$68 \$66	\$62 \$61	\$62	\$60 \$58	\$60 \$58	\$57	\$57 \$56	\$52 \$50	\$52 \$50	\$48 \$47	\$48	\$42 \$41	\$42 \$41
6	\$64	\$64	\$59	\$61 \$59	\$57	\$57	\$56 \$54	\$56 \$54	\$49	\$49	\$47 \$46	\$47 \$46	\$39	\$39
7	\$63	\$63	\$58	\$58	\$57 \$55	\$57 \$55	\$53	\$54 \$53	\$48	\$48	\$45	\$45	\$38	\$38
8	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$53 \$52	\$47	\$47	\$44	\$44	\$38	\$38
9	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
10	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
11	\$62	\$62	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
12	\$62	\$62	\$57	\$57	\$55	\$55	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
13	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
14	\$72	\$72	\$66	\$66	\$64	\$63	\$61	\$60	\$55	\$55	\$51	\$51	\$44	\$44
15	\$81	\$72	\$75	\$66	\$72	\$64	\$69	\$61	\$62	\$55	\$58	\$51	\$50	\$44
16	\$93	\$79	\$85	\$73	\$82	\$70	\$78	\$67	\$71	\$61	\$66	\$56	\$57	\$49
17	\$102	\$89	\$94	\$82	\$90	\$78	\$86	\$75	\$78	\$68	\$73	\$63	\$63	\$54
18	\$108	\$93	\$99	\$86	\$95	\$82	\$91	\$78	\$82	\$71	\$77	\$66	\$66	\$57
19	\$108	\$93	\$99	\$86	\$95	\$82	\$91	\$78	\$82	\$71	\$77	\$66	\$66	\$57
20	\$108	\$93	\$99	\$86	\$95	\$82	\$91	\$78	\$82	\$71	\$77	\$66	\$66	\$57
21	\$108	\$93	\$99	\$86	\$95	\$82	\$91	\$79 \$20	\$82	\$71	\$77 \$77	\$67	\$66	\$57 \$50
22	\$108	\$94 \$07	\$99	\$87	\$95	\$83	\$91	\$80	\$82	\$72	\$77	\$67 \$60	\$66	\$58
23 24	\$108 \$108	\$97 \$00	\$99 \$99	\$90 \$01	\$95 \$95	\$86 \$87	\$91	\$82 \$84	\$82	\$75 \$76	\$77 \$77	\$69 \$71	\$66 \$66	\$60 \$61
2 <del>4</del> 25	\$108 \$108	\$99 \$99	\$99 \$99	\$91 \$91	\$95 \$95	\$87	\$91 \$91	\$84	\$82 \$82	\$76 \$76	\$77 \$77	\$71 \$71	\$66	\$61 \$61
26	\$108	\$99	\$99	\$91	\$95	\$87	\$91	\$84	\$82	\$76 \$76	\$77	\$71	\$66	\$61
27	\$108	\$100	\$100	\$92	\$95	\$88	\$91	\$84	\$83	\$76	\$77	\$71	\$66	\$61
28	\$111	\$100	\$102	\$92	\$98	\$88	\$93	\$84	\$85	\$76	\$79	\$71	\$68	\$62
29	\$114	\$102	\$105	\$94	\$101	\$90	\$96	\$86	\$87	\$78	\$81	\$73	\$70	\$63
30	\$116	\$106	\$107	\$98	\$102	\$93	\$97	\$89	\$88	\$81	\$82	\$75	\$71	\$65
31	\$116	\$110	\$107	\$102	\$102	\$97	\$97	\$93	\$88	\$84	\$82	\$79	\$71	\$68
32	\$116	\$114	\$107	\$105	\$102	\$101	\$98	\$96	\$89	\$88	\$83	\$82	\$71	\$70
33	\$118	\$116	\$108	\$107	\$104	\$102	\$99	\$98	\$90	\$89	\$84	\$83	\$72	\$71
34	\$120	\$116	\$111	\$107	\$106	\$103	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$72
35	\$122	\$117	\$113	\$108	\$108	\$103	\$103	\$99	\$93	\$89	\$87	\$83	\$75	\$72
36	\$122	\$118	\$113	\$108	\$108	\$104	\$103	\$99	\$93	\$90	\$87	\$84	\$75	\$72
37	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$93	\$94	\$87	\$87	\$75	\$75
38	\$123	\$128	\$113	\$118	\$108	\$112	\$103	\$108	\$94	\$98	\$87	\$91	\$76	\$78
39 40	\$132 \$143	\$131 \$131	\$122 \$132	\$121 \$121	\$116 \$126	\$115 \$115	\$111 \$121	\$110 \$110	\$101 \$110	\$100 \$100	\$94 \$102	\$93 \$93	\$81 \$88	\$80 \$80
41	\$154	\$131	\$142	\$121	\$136	\$116	\$130	\$110	\$118	\$100	\$110	\$93 \$94	\$95	\$81
42	\$158	\$135	\$145	\$124	\$139	\$119	\$133	\$114	\$121	\$103	\$112	\$96	\$97	\$83
43	\$159	\$147	\$147	\$135	\$140	\$129	\$134	\$124	\$122	\$112	\$114	\$105	\$98	\$90
44	\$159	\$159	\$147	\$146	\$140	\$140	\$134	\$134	\$122	\$121	\$114	\$113	\$98	\$98
45	\$159	\$168	\$147	\$155	\$140	\$148	\$134	\$142	\$122	\$129	\$114	\$120	\$98	\$104
46	\$159	\$173	\$147	\$160	\$140	\$153	\$134	\$146	\$122	\$133	\$114	\$124	\$98	\$107
47	\$160	\$177	\$147	\$163	\$141	\$156	\$135	\$149	\$122	\$135	\$114	\$126	\$98	\$109
48	\$164	\$184	\$151	\$170	\$145	\$162	\$138	\$155	\$125	\$141	\$117	\$131	\$101	\$113
49	\$174	\$196	\$161	\$180	\$154	\$173	\$147	\$165	\$133	\$150	\$124	\$140	\$107	\$121
50	\$186	\$210	\$171	\$194	\$164	\$185	\$157	\$177	\$142	\$161	\$132	\$150	\$114	\$130
51	\$211	\$239	\$195	\$220	\$187	\$211	\$178	\$202	\$162	\$183	\$151	\$171	\$130	\$147
52	\$224	\$252	\$206	\$232	\$198	\$222	\$189	\$213	\$171	\$193	\$160	\$180	\$138	\$155 \$160
53 54	\$234	\$264	\$216	\$243	\$207	\$233	\$197 \$204	\$223	\$179 \$105	\$202	\$167 \$172	\$188 \$102	\$144 \$140	\$163 \$166
54 55	\$241 \$249	\$270 \$273	\$222 \$230	\$248 \$251	\$213 \$220	\$238 \$241	\$204 \$210	\$227 \$230	\$185 \$191	\$206 \$209	\$172 \$178	\$192 \$195	\$149 \$154	\$166 \$168
56	\$249	\$290	\$258	\$267	\$247	\$256	\$236	\$245	\$215	\$209	\$200	\$207	\$173	\$179
57	\$307	\$290	\$283	\$267	\$271	\$256	\$259	\$245	\$235	\$222	\$219	\$207	\$189	\$179
58	\$349	\$291	\$321	\$269	\$308	\$257	\$294	\$246	\$267	\$223	\$249	\$208	\$215	\$173
59	\$401	\$303	\$370	\$279	\$354	\$267	\$339	\$256	\$307	\$232	\$286	\$216	\$248	\$187
60	\$462	\$335	\$426	\$309	\$407	\$296	\$390	\$283	\$354	\$257	\$330	\$239	\$285	\$207
61	\$522	\$383	\$482	\$353	\$461	\$338	\$441	\$323	\$400	\$293	\$373	\$273	\$322	\$236
62	\$572	\$428	\$528	\$395	\$505	\$378	\$483	\$361	\$438	\$328	\$408	\$306	\$353	\$264
63	\$601	\$455	\$554	\$420	\$530	\$402	\$507	\$384	\$460	\$349	\$429	\$325	\$371	\$281
64	\$608	\$460	\$561	\$424	\$537	\$406	\$513	\$388	\$466	\$352	\$434	\$328	\$375	\$284
65+	\$608	\$460	\$561	\$424	\$537	\$406	\$513	\$388	\$466	\$352	\$434	\$328	\$375	\$284

Monthly Rates Effective 09/01/10

SmartSense 500 -- with Full RX (1 member)

Rate Calcu														_
	Are			ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$218	\$218	\$201	\$201	\$192	\$192	\$184	\$184	\$167	\$167	\$155	\$155	\$134	\$134
1	\$199	\$199	\$183	\$183	\$175	\$175	\$167	\$167	\$152	\$152	\$142	\$142	\$122	\$122
2	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119 \$110	\$119
3	\$179	\$179	\$165	\$165	\$158	\$158	\$151 \$120	\$151 \$100	\$137	\$137	\$127	\$127	\$110	\$110
4 5	\$164 \$151	\$164 \$151	\$151 \$140	\$151 \$140	\$145 \$134	\$145 \$134	\$139 \$128	\$139 \$128	\$126 \$116	\$126 \$116	\$117 \$108	\$117 \$108	\$101 \$93	\$101 \$93
6	\$141	\$131 \$141	\$140 \$130	\$140 \$130	\$134 \$124	\$134 \$124	\$119	\$126 \$119	\$118 \$108	\$108	\$100	\$100	\$93 \$87	\$87
7	\$133	\$133	\$130 \$122	\$122	\$117	\$117	\$112	\$112	\$100	\$100	\$95	\$95	\$82	\$82
8	\$133 \$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$93 \$91	\$91	\$79	\$79
9	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
10	\$129	\$129	\$119	\$119	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
11	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$100	\$100	\$94	\$94	\$81	\$81
12	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$106	\$106	\$99	\$99	\$86	\$86
13	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$116	\$116	\$108	\$108	\$93	\$93
14	\$168	\$167	\$155	\$154	\$148	\$147	\$142	\$141	\$128	\$128	\$120	\$119	\$103	\$103
15	\$189	\$168	\$174	\$155	\$167	\$148	\$160	\$142	\$145	\$128	\$135	\$120	\$117	\$103
16	\$213	\$182	\$196	\$168	\$188	\$160	\$179	\$153	\$163	\$139	\$152	\$130	\$131	\$112
17	\$232	\$204	\$214	\$188	\$205	\$180	\$196	\$172	\$178	\$156	\$166	\$145	\$143	\$125
18	\$243	\$215	\$224	\$198	\$214	\$190	\$205	\$181	\$186	\$164	\$173	\$153	\$150	\$132
19	\$243	\$215	\$224	\$198	\$214	\$190	\$205	\$181	\$186	\$165	\$173	\$153	\$150	\$133
20	\$243	\$215	\$224	\$198	\$214	\$190	\$205	\$182	\$186	\$165	\$173	\$154	\$150	\$133
21	\$243	\$216	\$224	\$199	\$214	\$191	\$205	\$182	\$186	\$165	\$173	\$154	\$150	\$133
22	\$243	\$224	\$224	\$206	\$214	\$198	\$205	\$189	\$186	\$171	\$173	\$160	\$150	\$138
23	\$243	\$233	\$224	\$214	\$214	\$205	\$205	\$196	\$186	\$178	\$173	\$166	\$150	\$143
24	\$243	\$237	\$224	\$219	\$214	\$209	\$205	\$200	\$186	\$182	\$173	\$169	\$150	\$146
25	\$243	\$237	\$224	\$219	\$214	\$209	\$205	\$200	\$186	\$182	\$173	\$169	\$150	\$146
26	\$243	\$237	\$224	\$219	\$214	\$209	\$205	\$200	\$186	\$182	\$173	\$169	\$150	\$146
27	\$244	\$238	\$225	\$220	\$215	\$210	\$206	\$201	\$187	\$182	\$174	\$170	\$150	\$147
28	\$249	\$241	\$230	\$222	\$220	\$213	\$210	\$203	\$191	\$184	\$178	\$172	\$154	\$148
29	\$256	\$247	\$236	\$228	\$226	\$218	\$216	\$209	\$196	\$189	\$183	\$177	\$158	\$152
30	\$261	\$257	\$240	\$237	\$230	\$227	\$220	\$217	\$200	\$197	\$186	\$183	\$161	\$158
31	\$262	\$268	\$241	\$247	\$231	\$236	\$221	\$226	\$200	\$205	\$187	\$191	\$161	\$165
32 33	\$263 \$266	\$277 \$281	\$242 \$245	\$255 \$259	\$232 \$235	\$244 \$248	\$222 \$224	\$234 \$237	\$201 \$204	\$212 \$215	\$188 \$190	\$198 \$200	\$162 \$164	\$171 \$173
34	\$200 \$271	\$282	\$250	\$259 \$260	\$235 \$240	\$240 \$249	\$229	\$237 \$238	\$204 \$208	\$215 \$216	\$190 \$194	\$200	\$164 \$167	\$173 \$174
35	\$276	\$283	\$255	\$261	\$244	\$250	\$233	\$239	\$212	\$217	\$197	\$202	\$170	\$175
36	\$279	\$289	\$257	\$267	\$246	\$255	\$235	\$244	\$213	\$222	\$199	\$207	\$172	\$178
37	\$280	\$301	\$258	\$278	\$247	\$266	\$236	\$254	\$214	\$231	\$200	\$215	\$173	\$186
38	\$288	\$314	\$266	\$290	\$254	\$277	\$243	\$265	\$221	\$241	\$206	\$224	\$178	\$194
39	\$310	\$325	\$286	\$299	\$274	\$286	\$262	\$274	\$238	\$248	\$221	\$232	\$191	\$200
40	\$344	\$333	\$317	\$307	\$304	\$294	\$290	\$281	\$264	\$255	\$246	\$237	\$212	\$205
41	\$378	\$344	\$349	\$317	\$334	\$303	\$319	\$290	\$290	\$263	\$270	\$245	\$233	\$212
42	\$400	\$362	\$369	\$333	\$353	\$319	\$338	\$305	\$307	\$277	\$286	\$258	\$247	\$223
43	\$408	\$386	\$376	\$356	\$360	\$340	\$344	\$325	\$312	\$295	\$291	\$275	\$251	\$238
44	\$408	\$409	\$376	\$377	\$360	\$361	\$345	\$345	\$313	\$313	\$291	\$292	\$252	\$252
45	\$410	\$424	\$378	\$391	\$362	\$374	\$346	\$358	\$314	\$325	\$293	\$303	\$253	\$262
46	\$414	\$432	\$382	\$398	\$365	\$381	\$349	\$365	\$317	\$331	\$296	\$308	\$255	\$266
47	\$422	\$440	\$389	\$406	\$373	\$389	\$356	\$372	\$323	\$337	\$301	\$314	\$260	\$272
48	\$434	\$456	\$400	\$421	\$383	\$403	\$366	\$385	\$332	\$350	\$310	\$326	\$268	\$281
49	\$450	\$482	\$415	\$444	\$397	\$425	\$380	\$407	\$344	\$369	\$321	\$344	\$277	\$297
50	\$469	\$512	\$432	\$472	\$414	\$452	\$395	\$432	\$359	\$392	\$334	\$365	\$289	\$316
51 50	\$490 \$510	\$541	\$452	\$498	\$433	\$477	\$414	\$456	\$375	\$414	\$350	\$386	\$302	\$333
52 52	\$512	\$565	\$472	\$521	\$452	\$499	\$432	\$477	\$392	\$433	\$366	\$403	\$316	\$349
53 54	\$532	\$585 \$509	\$491	\$539	\$470	\$516	\$449 \$461	\$494 \$505	\$407	\$448	\$380	\$417	\$328	\$361
54 55	\$546 \$558	\$598 \$606	\$504 \$515	\$552 \$559	\$482 \$493	\$528 \$535	\$461 \$471	\$505 \$512	\$418 \$428	\$458 \$464	\$390 \$399	\$427 \$433	\$337 \$344	\$369 \$374
56	\$558 \$579	\$606 \$611	\$515 \$534	\$563	\$493 \$511	\$535 \$539	\$471 \$489	\$512 \$515	\$428 \$444	\$464 \$468	\$399 \$413	\$433 \$436	\$344 \$357	\$374 \$377
56 57	\$619	\$614	\$534 \$571	\$565 \$566	\$511 \$547	\$542	\$523	\$515 \$518	\$474	\$470	\$442	\$438	\$382	\$377 \$379
58	\$681	\$623	\$628	\$500 \$575	\$601	\$550	\$575	\$516 \$526	\$522	\$470 \$477	\$486	\$445	\$420	\$379 \$384
56 59	\$759	\$648	\$700	\$575 \$597	\$670	\$550 \$571	\$641	\$526 \$546	\$582	\$477 \$496	\$542	\$462	\$468	\$399
60	\$848	\$697	\$782	\$642	\$748	\$615	\$715	\$588	\$649	\$533	\$605	\$497	\$523	\$430
61	\$935	\$764	\$862	\$704	\$825	\$674	\$713 \$789	\$645	\$716	\$585	\$668	\$545	\$577	\$471
62	\$1,006	\$828	\$928	\$763	\$888	\$731	\$849	\$699	\$771	\$634	\$718	\$591	\$621	\$511
63	\$1,000	\$866	\$963	\$799	\$922	\$765	\$881	\$731	\$800	\$663	\$716 \$746	\$618	\$644	\$534
64	\$1,051	\$876	\$969	\$807	\$927	\$773	\$887	\$739	\$805	\$671	\$750	\$625	\$648	\$540
65+	\$1,051	\$876	\$969	\$807	\$927	\$773	\$887	\$739	\$805	\$671	\$750	\$625	\$648	\$540
٠	Ţ., <b>55</b> .	7	7-00	T - V.	Ţ - <b>-</b> ·	Ţ., C	Ţ.J.	7.00	7-00	T	Ţ. <b>U</b> U	,	70	, , o . o

Monthly Rates Effective 09/01/10 SmartSense 500 -- with Full RX (2+ members)

Rate Calcu							ember							
	•	ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$218	\$218	\$201	\$201	\$192	\$192	\$184	\$184	\$167	\$167	\$155	\$155	\$134	\$134
1	\$199 \$100	\$199 \$100	\$183	\$183	\$175	\$175	\$167	\$167	\$152	\$152	\$142	\$142	\$122	\$122 \$110
2	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119 \$110
3 4	\$179 \$164	\$179 \$164	\$165 \$151	\$165 \$151	\$158 \$145	\$158 \$145	\$151 \$139	\$151 \$139	\$137 \$126	\$137 \$126	\$127 \$117	\$127 \$117	\$110 \$101	\$110 \$101
5	\$151	\$151	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
6	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
7	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$101	\$101	\$95	\$95	\$82	\$82
8	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
9	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
10	\$129	\$129	\$119	\$119	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
11	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$100	\$100	\$94	\$94	\$81	\$81
12 13	\$139 \$151	\$139 \$151	\$128 \$139	\$128 \$139	\$123 \$133	\$123 \$133	\$117 \$127	\$117 \$127	\$106 \$116	\$106 \$116	\$99 \$108	\$99 \$108	\$86 \$93	\$86 \$93
14	\$168	\$167	\$155	\$154	\$148	\$147	\$142	\$141	\$128	\$118	\$100	\$119	\$103	\$103
15	\$189	\$168	\$174	\$155	\$167	\$148	\$160	\$142	\$145	\$128	\$135	\$120	\$117	\$103
16	\$213	\$182	\$196	\$168	\$188	\$160	\$179	\$153	\$163	\$139	\$152	\$130	\$131	\$112
17	\$232	\$204	\$214	\$188	\$205	\$180	\$196	\$172	\$178	\$156	\$166	\$145	\$143	\$125
18	\$243	\$215	\$224	\$198	\$214	\$190	\$205	\$181	\$186	\$164	\$173	\$153	\$150	\$132
19	\$243	\$215	\$224	\$198	\$214	\$190	\$205	\$181	\$186	\$165	\$173	\$153	\$150	\$133
20	\$243	\$215	\$224	\$198	\$214	\$190	\$205	\$182	\$186	\$165	\$173	\$154	\$150	\$133
21	\$243	\$216	\$224	\$199	\$214	\$191	\$205	\$182	\$186	\$165	\$173	\$154	\$150	\$133 \$100
22 23	\$243 \$243	\$224 \$233	\$224 \$224	\$206 \$214	\$214 \$214	\$198 \$205	\$205 \$205	\$189 \$196	\$186 \$186	\$171 \$178	\$173 \$173	\$160 \$166	\$150 \$150	\$138 \$143
24	\$243	\$237	\$224 \$224	\$214	\$214 \$214	\$203	\$205 \$205	\$200	\$186	\$176 \$182	\$173 \$173	\$169	\$150 \$150	\$143 \$146
25	\$243	\$237	\$224	\$219	\$214	\$209	\$205	\$200	\$186	\$182	\$173	\$169	\$150	\$146
26	\$243	\$237	\$224	\$219	\$214	\$209	\$205	\$200	\$186	\$182	\$173	\$169	\$150	\$146
27	\$244	\$238	\$225	\$220	\$215	\$210	\$206	\$201	\$187	\$182	\$174	\$170	\$150	\$147
28	\$249	\$241	\$230	\$222	\$220	\$213	\$210	\$203	\$191	\$184	\$178	\$172	\$154	\$148
29	\$255	\$247	\$235	\$228	\$225	\$218	\$215	\$209	\$195	\$189	\$182	\$177	\$157	\$152
30	\$255	\$257	\$235	\$237	\$225	\$227	\$215	\$217	\$195	\$197	\$182	\$183	\$157	\$158
31 32	\$255 \$255	\$259 \$266	\$235 \$235	\$239 \$245	\$225 \$225	\$229 \$234	\$215 \$215	\$219 \$224	\$195 \$195	\$198 \$203	\$182 \$182	\$185 \$190	\$157 \$157	\$160 \$164
33	\$255 \$256	\$200 \$270	\$236	\$249	\$226	\$234 \$238	\$215 \$216	\$224 \$228	\$195 \$196	\$203 \$207	\$183	\$190	\$157 \$158	\$164 \$167
34	\$260	\$270	\$240	\$249	\$229	\$238	\$219	\$228	\$199	\$207	\$185	\$193	\$160	\$167 \$167
35	\$264	\$270	\$243	\$249	\$233	\$238	\$223	\$228	\$202	\$207	\$188	\$193	\$163	\$167
36	\$264	\$271	\$243	\$250	\$233	\$239	\$223	\$229	\$202	\$208	\$188	\$194	\$163	\$167
37	\$265	\$281	\$244	\$259	\$234	\$248	\$224	\$237	\$203	\$215	\$189	\$200	\$163	\$173
38	\$269	\$294	\$248	\$271	\$238	\$259	\$227	\$248	\$206	\$225	\$192	\$209	\$166	\$181
39	\$291	\$303	\$268	\$279	\$257	\$267	\$245	\$256	\$223	\$232	\$208	\$216	\$179	\$187
40	\$311	\$303	\$287	\$279	\$275	\$267	\$263	\$256	\$238	\$232	\$222	\$216	\$192	\$187
41 42	\$328 \$333	\$303 \$304	\$302 \$307	\$279 \$280	\$289 \$294	\$267 \$268	\$276 \$281	\$256 \$257	\$251 \$255	\$232 \$233	\$234 \$238	\$216 \$217	\$202 \$205	\$187 \$187
42	\$341	\$30 <del>4</del> \$322	\$307 \$314	\$297	\$294 \$301	\$284	\$288	\$237 \$272	\$261	\$233 \$247	\$243	\$230	\$205 \$210	\$107 \$199
44	\$342	\$342	\$315	\$315	\$301	\$302	\$288	\$289	\$262	\$262	\$244	\$244	\$211	\$211
45	\$343	\$355	\$316	\$327	\$303	\$313	\$289	\$300	\$263	\$272	\$245	\$253	\$211	\$219
46	\$347	\$360	\$320	\$332	\$306	\$318	\$293	\$304	\$266	\$276	\$248	\$257	\$214	\$222
47	\$353	\$368	\$325	\$339	\$311	\$324	\$298	\$310	\$270	\$282	\$252	\$262	\$217	\$227
48	\$362	\$382	\$334	\$352	\$320	\$337	\$306	\$323	\$277	\$293	\$258	\$273	\$223	\$236
49	\$376	\$403	\$347	\$371	\$332	\$355	\$318	\$340	\$288	\$308	\$269	\$287	\$232	\$248
50 51	\$392 \$434	\$427 \$479	\$361 \$400	\$393 \$442	\$346 \$383	\$377	\$330 \$366	\$360 \$404	\$300 \$333	\$327 \$367	\$280 \$310	\$305 \$342	\$241 \$268	\$263 \$206
51 52	\$434 \$454	\$479 \$499	\$400 \$418	\$442 \$460	\$383 \$400	\$423 \$441	\$366 \$383	\$404 \$421	\$332 \$347	\$367 \$382	\$310 \$324	\$342 \$356	\$268 \$280	\$296 \$308
53	\$471	\$517	\$434	\$477	\$400 \$416	\$456	\$398	\$436	\$347 \$361	\$396	\$336	\$369	\$291	\$308 \$319
54	\$483	\$529	\$445	\$488	\$426	\$467	\$408	\$446	\$370	\$405	\$345	\$378	\$298	\$326
55	\$493	\$536	\$455	\$495	\$435	\$473	\$416	\$453	\$378	\$411	\$352	\$383	\$304	\$331
56	\$556	\$586	\$513	\$540	\$491	\$517	\$469	\$494	\$426	\$449	\$397	\$418	\$343	\$361
57	\$594	\$588	\$547	\$542	\$524	\$519	\$501	\$496	\$455	\$451	\$424	\$420	\$366	\$363
58	\$652	\$598	\$601	\$551	\$576	\$528	\$550	\$505	\$499	\$458	\$465	\$427	\$402	\$369
59	\$729	\$621	\$672	\$572	\$643	\$548	\$615	\$524	\$558	\$475	\$520	\$443	\$449	\$383
60 61	\$813 \$896	\$667 \$733	\$749 \$826	\$615 \$676	\$717 \$701	\$589 \$647	\$686 \$756	\$563 \$619	\$622 \$686	\$511 \$562	\$580 \$640	\$476 \$523	\$501 \$553	\$411 \$452
61 62	\$896 \$966	\$733 \$794	\$826 \$890	\$676 \$732	\$791 \$852	\$647 \$701	\$756 \$815	\$619 \$670	\$686 \$740	\$562 \$608	\$640 \$689	\$523 \$567	\$553 \$596	\$452 \$490
63	\$1,002	\$830	\$923	\$765	\$884	\$733	\$845	\$701	\$740 \$767	\$636	\$715	\$507 \$593	\$618	\$512
64	\$1,002	\$841	\$928	\$775	\$888	\$742	\$849	\$709	\$771	\$644	\$718	\$600	\$621	\$512 \$518
65+	\$1,006	\$841	\$928	\$775	\$888	\$742	\$849	\$709	\$771	\$644	\$718	\$600	\$621	\$518
			•	•			•	•				•		

Monthly Rates Effective 09/01/10 SmartSense 1500 -- with Full RX (1 member)

Marco   Marc		_			<del></del>	<u> </u>	listed be	eiow.							
0   Si31   Si20   Si20   Si11   Si16   Si16   Si16   Si11   Si10   Si01   S94   S94									ea 4	Are	ea 5	Are	ea 6	Area 7	
1   S120   S120   S111   S110   S106   S101   S101   S92   S92   S86   S86   S86   S85												Male		Male	Female
2 \$119 \$119 \$110 \$110 \$105 \$105 \$100 \$100 \$91 \$91 \$85 \$85 \$85 \$80 \$80 \$80 \$4 \$105 \$105 \$105 \$97 \$97 \$93 \$99 \$94 \$94 \$94 \$86 \$88 \$80 \$80 \$80 \$80 \$75 \$75 \$99 \$99 \$92 \$92 \$88 \$88 \$88 \$84 \$84 \$76 \$76 \$77 \$71 \$71 \$71 \$71 \$71 \$71 \$71 \$71 \$71														\$81	\$81
3 \$112 \$112 \$103 \$103 \$103 \$99 \$99 \$94 \$94 \$86 \$86 \$80 \$80 \$80 \$80 \$4 \$155 \$105 \$105 \$97 \$97 \$93 \$93 \$99 \$98 \$89 \$81 \$81 \$81 \$75 \$75 \$75 \$75 \$75 \$99 \$95 \$99 \$99 \$99 \$99 \$99 \$99 \$99 \$9														\$74	\$74
4 \$105 \$105 \$105 \$97 \$97 \$93 \$93 \$98 \$99 \$81 \$81 \$75 \$75 \$75 \$6 \$99 \$99 \$92 \$92 \$82 \$88 \$88 \$84 \$84 \$76 \$76 \$75 \$75 \$75 \$6 \$95 \$95 \$95 \$87 \$87 \$83 \$83 \$80 \$80 \$80 \$72 \$72 \$72 \$70 \$65 \$65 \$67 \$7 \$91 \$91 \$91 \$84 \$84 \$80 \$80 \$77 \$77 \$70 \$70 \$65 \$65 \$65 \$89 \$90 \$90 \$90 \$83 \$83 \$79 \$79 \$76 \$76 \$88 \$88 \$84 \$84 \$84 \$80 \$80 \$77 \$77 \$70 \$70 \$65 \$65 \$65 \$89 \$90 \$90 \$90 \$83 \$83 \$79 \$79 \$76 \$76 \$88 \$88 \$84 \$84 \$84 \$80 \$80 \$77 \$77 \$70 \$70 \$65 \$65 \$65 \$86 \$99 \$90 \$90 \$90 \$83 \$83 \$79 \$79 \$76 \$76 \$89 \$89 \$89 \$64 \$64 \$64 \$91 \$90 \$90 \$90 \$90 \$83 \$83 \$79 \$79 \$76 \$76 \$89 \$89 \$89 \$64 \$64 \$64 \$11 \$93 \$93 \$90 \$83 \$83 \$83 \$80 \$80 \$76 \$76 \$89 \$89 \$69 \$64 \$64 \$64 \$11 \$93 \$99 \$99 \$91 \$91 \$87 \$87 \$87 \$83 \$83 \$75 \$75 \$70 \$70 \$70 \$70 \$12 \$99 \$99 \$91 \$91 \$87 \$87 \$87 \$83 \$83 \$75 \$75 \$75 \$70 \$70 \$13 \$107 \$107 \$80 \$98 \$98 \$94 \$90 \$80 \$90 \$82 \$82 \$76 \$76 \$14 \$118 \$117 \$108 \$108 \$104 \$103 \$99 \$99 \$90 \$90 \$90 \$84 \$84 \$84 \$84 \$81 \$18 \$117 \$108 \$118 \$117 \$108 \$118 \$117 \$108 \$118 \$116 \$104 \$103 \$99 \$99 \$90 \$90 \$90 \$84 \$84 \$84 \$84 \$81 \$155 \$132 \$118 \$121 \$108 \$116 \$104 \$111 \$99 \$101 \$90 \$94 \$84 \$84 \$84 \$155 \$132 \$136 \$113 \$130 \$108 \$104 \$111 \$99 \$101 \$90 \$94 \$84 \$84 \$155 \$132 \$136 \$113 \$130 \$108 \$104 \$111 \$99 \$101 \$90 \$94 \$84 \$84 \$155 \$132 \$136 \$113 \$130 \$108 \$104 \$111 \$99 \$101 \$90 \$94 \$84 \$84 \$155 \$132 \$141 \$122 \$136 \$113 \$130 \$108 \$104 \$111 \$99 \$101 \$90 \$94 \$84 \$155 \$132 \$147 \$126 \$114 \$121 \$128 \$110 \$119 \$102 \$102 \$119 \$102 \$102 \$100 \$119 \$102 \$102 \$100 \$119 \$102 \$100 \$119 \$102 \$100 \$119 \$102 \$100 \$119 \$102 \$100 \$119 \$100 \$100														\$73	\$73
5         S99         S99         S92         S82         S88         S88         S84         S76         S76         S76         S77         S71         S71         S91         S91         S84         S84         S80         S80         S77         S77         S70         S76         S65         S66         S82         S80         S80         S77         S77         S70         S70         S66         S66         S62         S64		-												\$69	\$69
6														\$65	\$65
7		-												\$61 \$58	\$61 \$58
8 \$90 \$90 \$90 \$83 \$83 \$83 \$79 \$79 \$76 \$76 \$68 \$68 \$68 \$68 \$64 \$64 \$64 \$64 \$61 \$65 \$65 \$69 \$69 \$64 \$64 \$64 \$61 \$65 \$65 \$65 \$64 \$64 \$64 \$65 \$65 \$65 \$65 \$65 \$65 \$65 \$65 \$65 \$65		-												\$56 \$56	\$56
9 \$90 \$90 \$90 \$83 \$83 \$83 \$79 \$79 \$76 \$76 \$69 \$69 \$69 \$64 \$64 \$64 \$11 \$893 \$90 \$83 \$83 \$83 \$80 \$80 \$76 \$76 \$69 \$69 \$69 \$64 \$64 \$64 \$11 \$893 \$93 \$93 \$86 \$86 \$84 \$82 \$82 \$79 \$79 \$71 \$71 \$71 \$66 \$66 \$66 \$12 \$99 \$99 \$99 \$91 \$91 \$87 \$87 \$83 \$83 \$75 \$75 \$70 \$70 \$70 \$13 \$107 \$98 \$98 \$94 \$94 \$90 \$90 \$82 \$82 \$76 \$76 \$69 \$69 \$64 \$84 \$84 \$15 \$132 \$118 \$121 \$108 \$116 \$104 \$103 \$99 \$90 \$90 \$82 \$82 \$76 \$76 \$76 \$14 \$118 \$117 \$108 \$108 \$108 \$104 \$103 \$99 \$99 \$90 \$90 \$90 \$84 \$84 \$84 \$15 \$132 \$118 \$121 \$108 \$116 \$104 \$111 \$99 \$101 \$90 \$94 \$84 \$84 \$16 \$147 \$122 \$136 \$113 \$130 \$108 \$124 \$103 \$99 \$90 \$90 \$90 \$84 \$84 \$84 \$16 \$147 \$122 \$136 \$113 \$130 \$108 \$124 \$103 \$99 \$90 \$101 \$90 \$94 \$84 \$84 \$16 \$147 \$122 \$136 \$113 \$130 \$108 \$124 \$103 \$99 \$90 \$101 \$90 \$94 \$84 \$84 \$17 \$160 \$163 \$148 \$125 \$141 \$122 \$128 \$110 \$119 \$102 \$167 \$144 \$154 \$122 \$147 \$126 \$141 \$121 \$128 \$110 \$114 \$97 \$187 \$160 \$167 \$144 \$154 \$133 \$147 \$126 \$141 \$121 \$128 \$110 \$119 \$102 \$167 \$144 \$154 \$133 \$147 \$127 \$141 \$121 \$128 \$110 \$119 \$103 \$121 \$167 \$144 \$154 \$133 \$147 \$127 \$141 \$122 \$128 \$110 \$119 \$103 \$122 \$167 \$149 \$154 \$134 \$134 \$147 \$128 \$141 \$122 \$128 \$110 \$119 \$103 \$103 \$167 \$144 \$154 \$134 \$134 \$147 \$128 \$141 \$122 \$128 \$111 \$119 \$103 \$104 \$104 \$104 \$104 \$104 \$104 \$104 \$104		-												\$55	\$55
10   \$90   \$90   \$83   \$83   \$80   \$80   \$76   \$76   \$76   \$69   \$69   \$69   \$64   \$64   \$66   \$66   \$61   \$12   \$99   \$99   \$91   \$91   \$87   \$87   \$87   \$83   \$83   \$85   \$82   \$82   \$82   \$82   \$79   \$77   \$75   \$75   \$70														\$55 \$55	\$55 \$55
11														\$56	\$56
12		-												\$57	\$57
13														\$61	\$61
14														\$66	\$66
15		-												\$72	\$72
16		-												\$81	\$72
17		-												\$91	\$75
19	17	\$160	\$136	\$148	\$125	\$141	\$120	\$135	\$115			\$114		\$99	\$84
19	18		\$143		\$132	\$147		\$141			\$110	\$119	\$102	\$103	\$88
20			\$144											\$103	\$89
22         \$167         \$149         \$154         \$138         \$147         \$132         \$141         \$126         \$128         \$114         \$119         \$106           23         \$167         \$154         \$154         \$142         \$147         \$136         \$141         \$130         \$128         \$118         \$119         \$110           24         \$167         \$157         \$154         \$144         \$147         \$138         \$141         \$132         \$128         \$120         \$119         \$112           25         \$167         \$157         \$154         \$144         \$147         \$138         \$141         \$132         \$128         \$120         \$119         \$112           26         \$167         \$157         \$154         \$144         \$147         \$138         \$141         \$132         \$128         \$120         \$120         \$112           27         \$168         \$151         \$144         \$133         \$128         \$120         \$112         \$112           28         \$171         \$168         \$165         \$155         \$143         \$144         \$133         \$121         \$120         \$112         \$113         \$129         \$127		-								\$128				\$103	\$89
23         \$167         \$154         \$154         \$142         \$147         \$136         \$141         \$130         \$128         \$118         \$119         \$110           24         \$167         \$157         \$154         \$144         \$147         \$138         \$141         \$132         \$128         \$120         \$119         \$112           25         \$167         \$157         \$154         \$144         \$147         \$138         \$141         \$132         \$128         \$120         \$119         \$112           26         \$167         \$157         \$154         \$144         \$147         \$138         \$141         \$132         \$128         \$120         \$119         \$112           27         \$168         \$157         \$155         \$145         \$144         \$133         \$128         \$120         \$112         \$112         \$122         \$113         \$129         \$176         \$162         \$162         \$155         \$148         \$137         \$134         \$121         \$122         \$113         \$129         \$120         \$112         \$113         \$129         \$127         \$120         \$112         \$13         \$128         \$125         \$133         \$136		-												\$103	\$89
24         \$167         \$157         \$154         \$144         \$147         \$138         \$141         \$132         \$128         \$120         \$119         \$112           25         \$167         \$157         \$154         \$144         \$147         \$138         \$141         \$132         \$128         \$120         \$119         \$112           26         \$167         \$157         \$155         \$144         \$144         \$134         \$132         \$128         \$120         \$119         \$112           27         \$168         \$157         \$155         \$145         \$148         \$139         \$142         \$133         \$128         \$120         \$120         \$112           28         \$171         \$159         \$158         \$146         \$151         \$140         \$144         \$134         \$131         \$121         \$122         \$113           30         \$179         \$168         \$165         \$155         \$155         \$143         \$148         \$137         \$135         \$122         \$110           31         \$179         \$168         \$165         \$161         \$158         \$154         \$137         \$134         \$125         \$110		-			-									\$103	\$92
25         \$167         \$157         \$154         \$144         \$147         \$138         \$141         \$132         \$128         \$120         \$119         \$112           26         \$167         \$157         \$154         \$144         \$147         \$138         \$141         \$132         \$128         \$120         \$119         \$112           27         \$168         \$157         \$155         \$145         \$148         \$139         \$142         \$133         \$128         \$120         \$112         \$112           28         \$171         \$159         \$158         \$146         \$151         \$140         \$144         \$134         \$131         \$121         \$122         \$113           29         \$176         \$162         \$165         \$155         \$155         \$143         \$148         \$137         \$135         \$124         \$125         \$116           30         \$179         \$168         \$165         \$155         \$158         \$144         \$137         \$129         \$127         \$120           31         \$179         \$168         \$167         \$159         \$160         \$152         \$153         \$138         \$132         \$127         \$120		-												\$103	\$95
26         \$167         \$157         \$154         \$144         \$147         \$138         \$141         \$132         \$128         \$120         \$119         \$112           27         \$168         \$157         \$155         \$145         \$148         \$139         \$142         \$133         \$128         \$120         \$110         \$112           28         \$171         \$159         \$158         \$146         \$151         \$140         \$144         \$134         \$131         \$121         \$122         \$110           30         \$176         \$162         \$162         \$150         \$155         \$143         \$148         \$137         \$135         \$124         \$125         \$116           30         \$179         \$165         \$161         \$158         \$148         \$151         \$142         \$137         \$129         \$127         \$120           31         \$179         \$175         \$165         \$161         \$158         \$151         \$148         \$137         \$129         \$127         \$120           31         \$179         \$176         \$161         \$159         \$160         \$151         \$148         \$137         \$134         \$128         \$129		-												\$103	\$96
27         \$168         \$157         \$155         \$145         \$148         \$139         \$142         \$133         \$128         \$120         \$112         \$112         28         \$171         \$159         \$158         \$146         \$151         \$140         \$144         \$134         \$131         \$121         \$122         \$113         29         \$176         \$162         \$150         \$155         \$143         \$148         \$137         \$135         \$124         \$125         \$116           30         \$179         \$168         \$165         \$155         \$158         \$148         \$151         \$142         \$137         \$129         \$127         \$120           31         \$179         \$165         \$161         \$158         \$154         \$151         \$148         \$137         \$134         \$128         \$125         \$120         \$120         \$121         \$120         \$112         \$110         \$120         \$112         \$120         \$116         \$153         \$138         \$138         \$128         \$125         \$133         \$134         \$128         \$128         \$125         \$133         \$144         \$130         \$131         \$131         \$141         \$132         \$131		-												\$103	\$96
28         \$171         \$159         \$158         \$146         \$151         \$140         \$144         \$134         \$131         \$121         \$122         \$113           29         \$176         \$162         \$162         \$155         \$155         \$148         \$137         \$135         \$124         \$125         \$116           30         \$179         \$168         \$165         \$155         \$158         \$148         \$151         \$142         \$137         \$129         \$127         \$120           31         \$179         \$175         \$165         \$161         \$158         \$154         \$151         \$148         \$137         \$134         \$128         \$125           32         \$180         \$181         \$166         \$167         \$159         \$160         \$152         \$153         \$138         \$138         \$128         \$129           33         \$182         \$183         \$167         \$169         \$160         \$161         \$153         \$139         \$140         \$130         \$131           34         \$185         \$184         \$171         \$169         \$163         \$162         \$156         \$155         \$142         \$141         \$132		-												\$103	\$96
29         \$176         \$162         \$162         \$150         \$155         \$143         \$148         \$137         \$135         \$124         \$125         \$116           30         \$179         \$168         \$165         \$155         \$158         \$148         \$151         \$142         \$137         \$129         \$127         \$120           31         \$179         \$175         \$165         \$161         \$158         \$154         \$151         \$148         \$137         \$134         \$128         \$125           32         \$180         \$181         \$166         \$167         \$169         \$160         \$152         \$153         \$138         \$138         \$128         \$129           33         \$182         \$183         \$167         \$169         \$160         \$161         \$153         \$154         \$139         \$140         \$130         \$131           34         \$185         \$184         \$171         \$166         \$163         \$155         \$142         \$141         \$130         \$131           35         \$189         \$185         \$174         \$170         \$166         \$153         \$156         \$144         \$141         \$135         \$131		-												\$103	\$97
30		-												\$105	\$98
31         \$179         \$175         \$165         \$161         \$158         \$154         \$151         \$148         \$137         \$134         \$128         \$125           32         \$180         \$181         \$166         \$167         \$159         \$160         \$152         \$153         \$138         \$138         \$128         \$129           33         \$182         \$183         \$167         \$169         \$160         \$161         \$153         \$154         \$139         \$140         \$130         \$131           34         \$185         \$184         \$171         \$169         \$163         \$155         \$142         \$141         \$132         \$131           35         \$189         \$185         \$174         \$170         \$166         \$163         \$159         \$156         \$144         \$141         \$132         \$131           36         \$191         \$189         \$176         \$174         \$168         \$167         \$161         \$160         \$146         \$145         \$136         \$135           37         \$193         \$197         \$178         \$182         \$170         \$174         \$163         \$166         \$147         \$152         \$158														\$108	\$100
32         \$180         \$181         \$166         \$167         \$159         \$160         \$152         \$153         \$138         \$138         \$128         \$129           33         \$182         \$183         \$167         \$169         \$160         \$161         \$153         \$154         \$139         \$140         \$130         \$131           34         \$185         \$184         \$171         \$169         \$163         \$159         \$156         \$155         \$142         \$141         \$132         \$131           35         \$189         \$185         \$174         \$170         \$166         \$163         \$159         \$156         \$144         \$141         \$135         \$132           36         \$191         \$189         \$176         \$174         \$168         \$167         \$161         \$160         \$146         \$145         \$136         \$135           37         \$193         \$197         \$178         \$182         \$170         \$174         \$163         \$166         \$147         \$151         \$137         \$141           38         \$199         \$206         \$184         \$190         \$176         \$182         \$168         \$174         \$152														\$110	\$104
33         \$182         \$183         \$167         \$169         \$160         \$161         \$153         \$154         \$139         \$140         \$130         \$131           34         \$185         \$184         \$171         \$169         \$163         \$162         \$156         \$155         \$142         \$141         \$132         \$131           35         \$189         \$185         \$174         \$170         \$166         \$163         \$159         \$156         \$144         \$141         \$135         \$132           36         \$191         \$189         \$176         \$174         \$168         \$167         \$161         \$160         \$146         \$145         \$136         \$135           37         \$193         \$197         \$178         \$182         \$170         \$174         \$163         \$166         \$147         \$151         \$137         \$141           38         \$199         \$206         \$184         \$190         \$176         \$182         \$168         \$174         \$152         \$158         \$142         \$147           39         \$215         \$212         \$198         \$190         \$187         \$181         \$179         \$166         \$170		-												\$110 \$111	\$108 \$111
34         \$185         \$184         \$171         \$169         \$163         \$162         \$156         \$155         \$142         \$141         \$132         \$131           35         \$189         \$185         \$174         \$170         \$166         \$163         \$159         \$156         \$144         \$141         \$135         \$132           36         \$191         \$189         \$176         \$174         \$168         \$167         \$161         \$160         \$146         \$145         \$136         \$135           37         \$193         \$197         \$178         \$182         \$170         \$174         \$163         \$166         \$147         \$151         \$137         \$141           38         \$199         \$206         \$184         \$190         \$176         \$182         \$168         \$174         \$152         \$158         \$142         \$141           39         \$215         \$212         \$198         \$196         \$189         \$187         \$181         \$179         \$164         \$162         \$153         \$151           40         \$238         \$217         \$219         \$200         \$210         \$191         \$200         \$183         \$182														\$111 \$112	\$113
35         \$189         \$185         \$174         \$170         \$166         \$163         \$159         \$156         \$144         \$141         \$135         \$132           36         \$191         \$189         \$176         \$174         \$168         \$167         \$161         \$160         \$146         \$145         \$136         \$135           37         \$193         \$197         \$178         \$182         \$170         \$174         \$163         \$166         \$147         \$151         \$137         \$141           38         \$199         \$206         \$184         \$190         \$176         \$182         \$168         \$174         \$152         \$158         \$142         \$147           39         \$215         \$212         \$198         \$196         \$189         \$187         \$181         \$179         \$164         \$162         \$153         \$151           40         \$238         \$217         \$219         \$200         \$210         \$191         \$200         \$183         \$182         \$166         \$170         \$155           41         \$261         \$224         \$240         \$207         \$230         \$198         \$220         \$182         \$160														\$114	\$113
36         \$191         \$189         \$176         \$174         \$168         \$167         \$161         \$160         \$146         \$145         \$136         \$135           37         \$193         \$197         \$178         \$182         \$170         \$174         \$163         \$166         \$147         \$151         \$137         \$141           38         \$199         \$206         \$184         \$190         \$176         \$182         \$168         \$174         \$152         \$158         \$142         \$147           39         \$215         \$212         \$198         \$196         \$189         \$187         \$181         \$179         \$164         \$162         \$153         \$151           40         \$238         \$217         \$219         \$200         \$210         \$191         \$200         \$183         \$182         \$166         \$170         \$155           41         \$261         \$224         \$240         \$207         \$230         \$198         \$220         \$189         \$200         \$172         \$186         \$160           42         \$277         \$240         \$255         \$221         \$234         \$202         \$212         \$184         \$198														\$116	\$114
37         \$193         \$197         \$178         \$182         \$170         \$174         \$163         \$166         \$147         \$151         \$137         \$141           38         \$199         \$206         \$184         \$190         \$176         \$182         \$168         \$174         \$152         \$158         \$142         \$147           39         \$215         \$212         \$198         \$196         \$189         \$187         \$181         \$179         \$164         \$162         \$153         \$151           40         \$238         \$217         \$219         \$200         \$210         \$191         \$200         \$183         \$182         \$166         \$170         \$155           41         \$261         \$224         \$240         \$207         \$230         \$198         \$220         \$189         \$200         \$172         \$186         \$160           42         \$277         \$240         \$255         \$221         \$245         \$212         \$234         \$202         \$189         \$200         \$172         \$186         \$160           42         \$277         \$240         \$255         \$221         \$245         \$212         \$234         \$202		-												\$117	\$116
38       \$199       \$206       \$184       \$190       \$176       \$182       \$168       \$174       \$152       \$158       \$142       \$147         39       \$215       \$212       \$198       \$196       \$189       \$187       \$181       \$179       \$164       \$162       \$153       \$151         40       \$238       \$217       \$219       \$200       \$210       \$191       \$200       \$183       \$182       \$166       \$170       \$155         41       \$261       \$224       \$240       \$207       \$230       \$198       \$220       \$189       \$200       \$172       \$186       \$160         42       \$277       \$240       \$255       \$221       \$245       \$212       \$234       \$202       \$212       \$184       \$198       \$171         43       \$285       \$262       \$221       \$245       \$212       \$234       \$202       \$212       \$184       \$198       \$171         43       \$285       \$262       \$221       \$245       \$221       \$234       \$201       \$203       \$187         44       \$287       \$284       \$265       \$262       \$253       \$250       \$221 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>•</td><td></td><td></td><td></td><td>\$119</td><td>\$122</td></t<>										•				\$119	\$122
39         \$215         \$212         \$198         \$196         \$189         \$187         \$181         \$179         \$164         \$162         \$153         \$151           40         \$238         \$217         \$219         \$200         \$210         \$191         \$200         \$183         \$182         \$166         \$170         \$155           41         \$261         \$224         \$240         \$207         \$230         \$198         \$220         \$189         \$200         \$172         \$186         \$160           42         \$277         \$240         \$255         \$221         \$245         \$212         \$234         \$202         \$212         \$184         \$198         \$171           43         \$285         \$262         \$262         \$241         \$251         \$231         \$240         \$221         \$218         \$201         \$203         \$187           44         \$287         \$284         \$265         \$262         \$253         \$250         \$242         \$239         \$220         \$217         \$205         \$203           45         \$288         \$299         \$266         \$275         \$255         \$263         \$243         \$252         \$221														\$123	\$127
40         \$238         \$217         \$219         \$200         \$210         \$191         \$200         \$183         \$182         \$166         \$170         \$155           41         \$261         \$224         \$240         \$207         \$230         \$198         \$220         \$189         \$200         \$172         \$186         \$160           42         \$277         \$240         \$255         \$221         \$245         \$212         \$234         \$202         \$212         \$184         \$198         \$171           43         \$285         \$262         \$262         \$241         \$251         \$231         \$240         \$221         \$218         \$201         \$203         \$187           44         \$287         \$284         \$265         \$262         \$253         \$250         \$242         \$239         \$220         \$217         \$205         \$203           45         \$288         \$299         \$266         \$275         \$255         \$263         \$243         \$252         \$221         \$229         \$206         \$213           46         \$291         \$306         \$269         \$282         \$257         \$270         \$246         \$259         \$223													\$151	\$132	\$131
41       \$261       \$224       \$240       \$207       \$230       \$198       \$220       \$189       \$200       \$172       \$186       \$160         42       \$277       \$240       \$255       \$221       \$245       \$212       \$234       \$202       \$212       \$184       \$198       \$171         43       \$285       \$262       \$262       \$241       \$251       \$231       \$240       \$221       \$218       \$201       \$203       \$187         44       \$287       \$284       \$265       \$262       \$253       \$250       \$242       \$239       \$220       \$217       \$205       \$203         45       \$288       \$299       \$266       \$275       \$255       \$263       \$243       \$252       \$221       \$229       \$206       \$213         46       \$291       \$306       \$269       \$282       \$257       \$270       \$246       \$259       \$223       \$235       \$208       \$219         47       \$298       \$315       \$274       \$290       \$263       \$278       \$251       \$266       \$228       \$241       \$212       \$225         48       \$308       \$331       \$284 <t< td=""><td></td><td>\$238</td><td></td><td>\$219</td><td></td><td></td><td>\$191</td><td>\$200</td><td>\$183</td><td></td><td>\$166</td><td></td><td>\$155</td><td>\$146</td><td>\$134</td></t<>		\$238		\$219			\$191	\$200	\$183		\$166		\$155	\$146	\$134
43         \$285         \$262         \$241         \$251         \$231         \$240         \$221         \$218         \$201         \$203         \$187           44         \$287         \$284         \$265         \$262         \$253         \$250         \$242         \$239         \$220         \$217         \$205         \$203           45         \$288         \$299         \$266         \$275         \$255         \$263         \$243         \$252         \$221         \$229         \$206         \$213           46         \$291         \$306         \$269         \$282         \$257         \$270         \$246         \$259         \$223         \$235         \$208         \$219           47         \$298         \$315         \$274         \$290         \$263         \$278         \$251         \$266         \$228         \$241         \$212         \$225           48         \$308         \$331         \$284         \$305         \$272         \$292         \$260         \$279         \$236         \$253         \$220         \$236           49         \$324         \$357         \$299         \$329         \$286         \$315         \$273         \$301         \$248         \$273	41	\$261	\$224	\$240	\$207	\$230	\$198	\$220	\$189	\$200	\$172	\$186	\$160	\$161	\$138
44         \$287         \$284         \$265         \$262         \$253         \$250         \$242         \$239         \$220         \$217         \$205         \$203           45         \$288         \$299         \$266         \$275         \$255         \$263         \$243         \$252         \$221         \$229         \$206         \$213           46         \$291         \$306         \$269         \$282         \$257         \$270         \$246         \$259         \$223         \$235         \$208         \$219           47         \$298         \$315         \$274         \$290         \$263         \$278         \$251         \$266         \$228         \$241         \$212         \$225           48         \$308         \$331         \$284         \$305         \$272         \$292         \$260         \$279         \$236         \$253         \$220         \$236           49         \$324         \$357         \$299         \$329         \$286         \$315         \$273         \$301         \$248         \$273         \$231         \$254           50         \$343         \$386         \$316         \$356         \$303         \$341         \$290         \$326         \$263														\$171	\$148
45         \$288         \$299         \$266         \$275         \$255         \$263         \$243         \$252         \$221         \$229         \$206         \$213           46         \$291         \$306         \$269         \$282         \$257         \$270         \$246         \$259         \$223         \$235         \$208         \$219           47         \$298         \$315         \$274         \$290         \$263         \$278         \$251         \$266         \$228         \$241         \$212         \$225           48         \$308         \$331         \$284         \$305         \$272         \$292         \$260         \$279         \$236         \$253         \$220         \$236           49         \$324         \$357         \$299         \$329         \$286         \$315         \$273         \$301         \$248         \$273         \$231         \$254           50         \$343         \$386         \$316         \$356         \$303         \$341         \$290         \$326         \$263         \$296         \$245         \$276           51         \$365         \$415         \$337         \$383         \$322         \$367         \$308         \$350         \$280													\$187	\$175	\$161
46       \$291       \$306       \$269       \$282       \$257       \$270       \$246       \$259       \$223       \$235       \$208       \$219         47       \$298       \$315       \$274       \$290       \$263       \$278       \$251       \$266       \$228       \$241       \$212       \$225         48       \$308       \$331       \$284       \$305       \$272       \$292       \$260       \$279       \$236       \$253       \$220       \$236         49       \$324       \$357       \$299       \$329       \$286       \$315       \$273       \$301       \$248       \$273       \$231       \$254         50       \$343       \$386       \$316       \$356       \$303       \$341       \$290       \$326       \$263       \$296       \$245       \$276         51       \$365       \$415       \$337       \$383       \$322       \$367       \$308       \$350       \$280       \$318       \$261       \$296         52       \$387       \$440       \$357       \$406       \$342       \$388       \$327       \$371       \$297       \$337       \$276       \$314         53       \$407       \$460       \$375 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$177</td><td>\$175</td></t<>														\$177	\$175
47       \$298       \$315       \$274       \$290       \$263       \$278       \$251       \$266       \$228       \$241       \$212       \$225         48       \$308       \$331       \$284       \$305       \$272       \$292       \$260       \$279       \$236       \$253       \$220       \$236         49       \$324       \$357       \$299       \$329       \$286       \$315       \$273       \$301       \$248       \$273       \$231       \$254         50       \$343       \$386       \$316       \$356       \$303       \$341       \$290       \$326       \$263       \$296       \$245       \$276         51       \$365       \$415       \$337       \$383       \$322       \$367       \$308       \$350       \$280       \$318       \$261       \$296         52       \$387       \$440       \$357       \$406       \$342       \$388       \$327       \$371       \$297       \$337       \$276       \$314         53       \$407       \$460       \$375       \$424       \$359       \$406       \$343       \$388       \$312       \$352       \$290       \$328		-												\$178	\$184
48     \$308     \$331     \$284     \$305     \$272     \$292     \$260     \$279     \$236     \$253     \$220     \$236       49     \$324     \$357     \$299     \$329     \$286     \$315     \$273     \$301     \$248     \$273     \$231     \$254       50     \$343     \$386     \$316     \$356     \$303     \$341     \$290     \$326     \$263     \$296     \$245     \$276       51     \$365     \$415     \$337     \$383     \$322     \$367     \$308     \$350     \$280     \$318     \$261     \$296       52     \$387     \$440     \$357     \$406     \$342     \$388     \$327     \$371     \$297     \$337     \$276     \$314       53     \$407     \$460     \$375     \$424     \$359     \$406     \$343     \$388     \$312     \$352     \$290     \$328		-												\$180	\$189
49     \$324     \$357     \$299     \$329     \$286     \$315     \$273     \$301     \$248     \$273     \$231     \$254       50     \$343     \$386     \$316     \$356     \$303     \$341     \$290     \$326     \$263     \$296     \$245     \$276       51     \$365     \$415     \$337     \$383     \$322     \$367     \$308     \$350     \$280     \$318     \$261     \$296       52     \$387     \$440     \$357     \$406     \$342     \$388     \$327     \$371     \$297     \$337     \$276     \$314       53     \$407     \$460     \$375     \$424     \$359     \$406     \$343     \$388     \$312     \$352     \$290     \$328		-								-				\$183	\$194
50     \$343     \$386     \$316     \$356     \$303     \$341     \$290     \$326     \$263     \$296     \$245     \$276       51     \$365     \$415     \$337     \$383     \$322     \$367     \$308     \$350     \$280     \$318     \$261     \$296       52     \$387     \$440     \$357     \$406     \$342     \$388     \$327     \$371     \$297     \$337     \$276     \$314       53     \$407     \$460     \$375     \$424     \$359     \$406     \$343     \$388     \$312     \$352     \$290     \$328														\$190 \$200	\$204 \$220
51     \$365     \$415     \$337     \$383     \$322     \$367     \$308     \$350     \$280     \$318     \$261     \$296       52     \$387     \$440     \$357     \$406     \$342     \$388     \$327     \$371     \$297     \$337     \$276     \$314       53     \$407     \$460     \$375     \$424     \$359     \$406     \$343     \$388     \$312     \$352     \$290     \$328														\$200	\$220 \$238
52     \$387     \$440     \$357     \$406     \$342     \$388     \$327     \$371     \$297     \$337     \$276     \$314       53     \$407     \$460     \$375     \$424     \$359     \$406     \$343     \$388     \$312     \$352     \$290     \$328		-												\$212 \$225	\$238 \$256
53 \$407 \$460 \$375 \$424 \$359 \$406 \$343 \$388 \$312 \$352 \$290 \$328		-												\$239	\$236 \$271
		-												\$259 \$251	\$284
, οι φιει   ψτιο   ψοσο   ψτοο   ψοιι   ψτιο   ψοσο   ψοσο   ψοσε   ψοσε   Φοσο   Φοσο		-												\$260	\$292
55 \$433 \$481 \$399 \$444 \$382 \$425 \$366 \$406 \$332 \$368 \$309 \$343										•				\$267	\$297
56 \$454 \$486 \$419 \$448 \$401 \$429 \$383 \$410 \$348 \$372 \$324 \$347		-												\$280	\$299
57 \$494 \$489 \$456 \$451 \$436 \$432 \$417 \$413 \$379 \$375 \$353 \$349		-												\$305	\$302
58 \$556 \$498 \$513 \$459 \$491 \$440 \$469 \$421 \$426 \$382 \$397 \$356		-								-				\$343	\$307
59 \$635 \$523 \$585 \$482 \$560 \$461 \$535 \$441 \$486 \$400 \$453 \$373		-												\$391	\$322
60 \$723 \$572 \$667 \$527 \$638 \$505 \$610 \$482 \$554 \$438 \$516 \$408														\$446	\$353
61 \$811 \$639 \$747 \$589 \$715 \$564 \$684 \$539 \$621 \$489 \$579 \$456		-								-				\$500	\$394
62 \$882 \$703 \$813 \$648 \$778 \$621 \$744 \$593 \$675 \$538 \$629 \$502		-					\$621							\$544	\$434
63   \$920   \$742   \$848   \$684   \$812   \$655   \$776   \$626   \$705   \$568   \$657   \$529	63	\$920	\$742		\$684	\$812	\$655		\$626	\$705	\$568	\$657	\$529	\$568	\$457
64 \$926 \$751 \$854 \$692 \$817 \$663 \$782 \$634 \$709 \$575 \$661 \$536					\$692									\$571	\$463
65+ \$926 \$751 \$854 \$692 \$817 \$663 \$782 \$634 \$709 \$575 \$661 \$536	65+	\$926	\$751	\$854	\$692	\$817	\$663	\$782	\$634	\$709	\$575	\$661	\$536	\$571	\$463

Monthly Rates Effective 09/01/10 SmartSense 1500 -- with Full RX (2+ members)

Rate Calcu							ember							
-1410 04104		ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female												
0	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
1	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
2	\$119	\$119	\$110	\$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
3 4	\$112 \$105	\$112 \$105	\$103 \$97	\$103	\$99 \$93	\$99 \$93	\$94	\$94 \$89	\$86 \$81	\$86 \$81	\$80 \$75	\$80 \$75	\$69 \$65	\$69 \$65
5	\$99	\$99	\$97 \$92	\$97 \$92	\$88	\$88	\$89 \$84	\$84	\$76	\$76	\$75 \$71	\$75 \$71	\$61	\$61
6	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
7	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
8	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$68	\$68	\$64	\$64	\$55	\$55
9	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
10	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$56	\$56
11	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
12	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
13 14	\$107 \$118	\$107 \$117	\$98 \$108	\$98 \$108	\$94 \$104	\$94 \$103	\$90 \$99	\$90 \$99	\$82 \$90	\$82 \$90	\$76 \$84	\$76 \$84	\$66 \$72	\$66 \$72
15	\$132	\$118	\$100	\$108	\$116	\$103	\$111	\$99	\$101	\$90	\$94	\$84	\$81	\$72
16	\$147	\$122	\$136	\$113	\$130	\$108	\$124	\$103	\$113	\$93	\$105	\$87	\$91	\$75
17	\$160	\$136	\$148	\$125	\$141	\$120	\$135	\$115	\$123	\$104	\$114	\$97	\$99	\$84
18	\$167	\$143	\$154	\$132	\$147	\$126	\$141	\$121	\$128	\$110	\$119	\$102	\$103	\$88
19	\$167	\$144	\$154	\$133	\$147	\$127	\$141	\$121	\$128	\$110	\$119	\$103	\$103	\$89
20	\$167	\$144	\$154	\$133	\$147	\$127	\$141	\$122	\$128	\$110	\$119	\$103	\$103	\$89
21	\$167	\$145	\$154	\$134	\$147	\$128	\$141	\$122	\$128	\$111	\$119	\$103	\$103	\$89
22 23	\$167 \$167	\$149 \$154	\$154 \$154	\$138 \$142	\$147 \$147	\$132 \$136	\$141 \$141	\$126 \$130	\$128 \$128	\$114 \$118	\$119 \$119	\$106 \$110	\$103 \$103	\$92 \$95
23 24	\$167 \$167	\$154 \$157	\$154 \$154	\$142 \$144	\$147 \$147	\$136	\$141 \$141	\$130 \$132	\$128	\$118	\$119 \$119	\$110	\$103 \$103	\$95 \$96
25	\$167	\$157	\$154	\$144	\$147	\$138	\$141	\$132	\$128	\$120	\$119	\$112	\$103	\$96
26	\$167	\$157	\$154	\$144	\$147	\$138	\$141	\$132	\$128	\$120	\$119	\$112	\$103	\$96
27	\$168	\$157	\$155	\$145	\$148	\$139	\$142	\$133	\$128	\$120	\$120	\$112	\$103	\$97
28	\$171	\$159	\$158	\$146	\$151	\$140	\$144	\$134	\$131	\$121	\$122	\$113	\$105	\$98
29	\$176	\$162	\$162	\$150	\$155	\$143	\$148	\$137	\$135	\$124	\$125	\$116	\$108	\$100
30	\$178	\$168	\$164	\$155	\$157	\$148	\$150	\$142	\$136	\$129	\$127	\$120	\$110	\$104
31	\$178	\$171	\$164	\$157	\$157	\$150	\$150	\$144	\$136	\$131	\$127	\$122	\$110	\$105
32 33	\$178 \$179	\$176 \$179	\$164 \$165	\$163 \$165	\$157 \$158	\$156 \$158	\$150 \$151	\$149 \$151	\$136 \$137	\$135 \$137	\$127 \$127	\$126 \$128	\$110 \$110	\$109 \$110
34	\$180	\$179	\$166	\$166	\$159	\$158	\$152	\$151	\$137 \$138	\$137	\$127 \$129	\$128	\$111	\$111
35	\$183	\$180	\$169	\$166	\$162	\$159	\$155	\$152	\$140	\$138	\$131	\$128	\$113	\$111
36	\$183	\$180	\$169	\$166	\$162	\$159	\$155	\$152	\$140	\$138	\$131	\$129	\$113	\$111
37	\$184	\$187	\$170	\$172	\$162	\$165	\$155	\$158	\$141	\$143	\$131	\$133	\$113	\$115
38	\$190	\$196	\$175	\$181	\$168	\$173	\$160	\$165	\$146	\$150	\$136	\$140	\$117	\$121
39	\$203	\$201	\$187	\$186	\$179	\$178	\$171	\$170	\$155	\$154	\$145	\$144	\$125	\$124
40	\$218	\$201	\$201	\$186	\$192	\$178	\$184	\$170	\$167	\$154	\$155	\$144	\$134	\$124
41	\$227	\$202 \$204	\$209 \$216	\$186 \$188	\$201	\$178 \$180	\$192 \$198	\$171 \$172	\$174 \$180	\$155 \$156	\$162 \$168	\$144 \$146	\$140 \$145	\$125 \$126
42 43	\$235 \$243	\$204	\$216	\$206	\$207 \$215	\$180	\$198 \$205	\$172 \$188	\$180 \$186	\$171	\$173	\$146 \$159	\$145 \$150	\$126
44	\$244	\$241	\$225	\$223	\$215	\$213	\$206	\$204	\$187	\$185	\$173 \$174	\$172	\$150 \$150	\$149
45	\$245	\$254	\$226	\$234	\$216	\$224	\$206	\$214	\$187	\$194	\$175	\$181	\$151	\$156
46	\$247	\$260	\$228	\$240	\$218	\$230	\$208	\$220	\$189	\$199	\$176	\$186	\$152	\$160
47	\$252	\$267	\$233	\$246	\$223	\$236	\$213	\$226	\$193	\$205	\$180	\$191	\$156	\$165
48	\$263	\$282	\$242	\$260	\$232	\$249	\$222	\$238	\$201	\$216	\$187	\$201	\$162	\$174
49 50	\$276	\$304	\$254	\$280	\$243	\$268	\$233	\$257	\$211	\$233 \$251	\$197	\$217	\$170	\$187
50 51	\$291 \$328	\$328 \$374	\$268 \$302	\$302 \$344	\$257 \$289	\$290 \$330	\$245 \$277	\$277 \$315	\$223 \$251	\$251 \$286	\$208 \$234	\$234 \$267	\$179 \$202	\$202 \$230
52	\$349	\$374 \$396	\$302 \$322	\$344 \$365	\$308	\$349	\$277 \$295	\$334	\$267	\$303	\$234 \$249	\$287 \$282	\$202 \$215	\$230 \$244
53	\$366	\$413	\$337	\$381	\$323	\$365	\$309	\$349	\$280	\$316	\$261	\$295	\$226	\$255
54	\$379	\$427	\$349	\$394	\$334	\$377	\$320	\$360	\$290	\$327	\$270	\$305	\$234	\$263
55	\$391	\$434	\$360	\$400	\$345	\$383	\$330	\$366	\$299	\$332	\$279	\$310	\$241	\$267
56	\$443	\$473	\$409	\$436	\$391	\$418	\$374	\$399	\$340	\$362	\$316	\$338	\$273	\$292
57	\$481	\$477	\$444	\$440	\$425	\$421	\$406	\$403	\$369	\$365	\$344	\$341	\$297	\$294
58	\$543	\$487	\$500	\$449	\$479	\$430	\$458	\$411	\$415	\$373	\$387	\$347	\$335	\$300
59	\$620	\$509	\$571	\$469	\$547	\$449	\$523	\$430	\$474	\$390	\$442	\$363	\$382	\$314
60 61	\$705 \$791	\$558 \$625	\$650 \$729	\$514 \$576	\$622 \$698	\$492 \$551	\$595 \$668	\$471 \$527	\$540 \$606	\$427 \$478	\$503 \$565	\$398 \$446	\$435 \$488	\$344 \$385
62	\$791 \$861	\$625 \$686	\$729 \$794	\$632	\$760	\$605	\$727	\$527 \$579	\$660	\$478 \$525	\$615	\$446 \$489	\$488 \$531	\$385 \$423
63	\$897	\$724	\$827	\$668	\$700 \$792	\$639	\$757	\$611	\$687	\$555	\$640	\$517	\$553	\$447
64	\$904	\$732	\$834	\$675	\$798	\$646	\$763	\$618	\$692	\$561	\$645	\$522	\$558	\$451
65+	\$904	\$732	\$834	\$675	\$798	\$646	\$763	\$618	\$692	\$561	\$645	\$522	\$558	\$451

Monthly Rates Effective 09/01/10

SmartSense 2500 -- with Full RX (1 member)

Rate Calcu			approp	riate ba			elow.							
	Are	ea 1		ea 2	Are	ea 3	Are	ea 4	Are	ea 5	Are	ea 6		ea 7
	Male	Female												
0	\$110	\$110	\$102	\$102	\$97	\$97	\$93	\$93	\$84	\$84	\$79	\$79	\$68	\$68
1	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
2	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
3	\$96	\$96	\$88	\$88	\$84	\$84	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
4	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$69	\$69	\$65	\$65	\$56	\$56
5	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
6	\$83	\$83	\$77	\$77	\$74	\$74	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
7	\$81	\$81	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
8	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
9	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
10	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$63	\$63	\$58	\$58	\$50 \$50	\$50 \$50
11	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
12	\$89	\$89	\$76 \$82	\$82	\$75 \$79	\$75 \$79		\$75		\$68	\$60 \$64	\$60 \$64	\$55	\$55
					\$85		\$75		\$68	\$74	\$69		\$59	\$59
13	\$97	\$97	\$89	\$89		\$85	\$81	\$81	\$74			\$69		ф09
14	\$106	\$105	\$98	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
15	\$118	\$106	\$109	\$98	\$104	\$93	\$99	\$89	\$90	\$81	\$84	\$75	\$73	\$65
16	\$131	\$108	\$121	\$99	\$115	\$95	\$110	\$91	\$100	\$82	\$93	\$77	\$81	\$66
17	\$142	\$119	\$131	\$110	\$125	\$105	\$120	\$100	\$108	\$91	\$101	\$85	\$87	\$73
18	\$147	\$125	\$136	\$116	\$130	\$111	\$124	\$106	\$113	\$96	\$105	\$89	\$91	\$77
19	\$147	\$126	\$136	\$116	\$130	\$111	\$124	\$106	\$113	\$97	\$105	\$90	\$91	\$78
20	\$147	\$127	\$136	\$117	\$130	\$112	\$124	\$107	\$113	\$97	\$105	\$90	\$91	\$78
21	\$147	\$127	\$136	\$117	\$130	\$112	\$124	\$107	\$113	\$97	\$105	\$91	\$91	\$78
22	\$147	\$131	\$136	\$120	\$130	\$115	\$124	\$110	\$113	\$100	\$105	\$93	\$91	\$80
23	\$147	\$134	\$136	\$124	\$130	\$118	\$124	\$113	\$113	\$103	\$105	\$96	\$91	\$83
24	\$147	\$136	\$136	\$126	\$130	\$120	\$124	\$115	\$113	\$104	\$105	\$97	\$91	\$84
25	\$147	\$136	\$136	\$126	\$130	\$120	\$124	\$115	\$113	\$104	\$105	\$97	\$91	\$84
26	\$147	\$136	\$136	\$126	\$130	\$120	\$124	\$115	\$113	\$104	\$105	\$97	\$91	\$84
27	\$148	\$137	\$136	\$126	\$131	\$121	\$125	\$115	\$113	\$105	\$106	\$97	\$91	\$84
28	\$151	\$138	\$139	\$127	\$133	\$122	\$127	\$116	\$116	\$105	\$108	\$98	\$93	\$85
29	\$155	\$141	\$143	\$130	\$137	\$124	\$131	\$119	\$119	\$108	\$111	\$100	\$95	\$87
30	\$157	\$146	\$145	\$134	\$139	\$128	\$133	\$123	\$120	\$111	\$112	\$104	\$97	\$90
31	\$158	\$151	\$145	\$139	\$139	\$133	\$133	\$128	\$121	\$116	\$112	\$108	\$97	\$93
32	\$158	\$156	\$146	\$144	\$140	\$138	\$134	\$132	\$121	\$119	\$113	\$111	\$97	\$96
33	\$160	\$158	\$147	\$145	\$141	\$139	\$135	\$133	\$122	\$121	\$114	\$113	\$99	\$97
34	\$163	\$158	\$150	\$146	\$144	\$140	\$137	\$134	\$125	\$121	\$116	\$113	\$100	\$98
35	\$166	\$159	\$153	\$147	\$147	\$140	\$140	\$134	\$127	\$122	\$118	\$113	\$102	\$98
36	\$168	\$163	\$155	\$150	\$148	\$144	\$142	\$138	\$129	\$125	\$120	\$116	\$104	\$100
37	\$170	\$170	\$157	\$157	\$150	\$150	\$144	\$144	\$130	\$130	\$121	\$121	\$105	\$105
38	\$176	\$178	\$163	\$164	\$156	\$157	\$149	\$150	\$135	\$136	\$126	\$127	\$109	\$109
39	\$190	\$183	\$175	\$169	\$168	\$162	\$160	\$154	\$146	\$140	\$136	\$131	\$117	\$113
40	\$211	\$187	\$194	\$172	\$186	\$165	\$178	\$158	\$161	\$143	\$150	\$133	\$130	\$115
41	\$231	\$194	\$213	\$172	\$204	\$171	\$176	\$164	\$177	\$148	\$165	\$138	\$143	\$119
42	\$246	\$208	\$213	\$179	\$204	\$171	\$208	\$175	\$177 \$188	\$159	\$176	\$148	\$152	\$128
43	\$254	\$228	\$234	\$210	\$224	\$201	\$214	\$173	\$194	\$175	\$170	\$163	\$156	\$141
44	\$257	\$248		\$229	\$226	\$219		\$209	-		\$183			
44	\$258	\$262	\$237 \$238	\$241	\$228	\$231	\$217 \$218	\$209	\$196 \$198	\$190 \$200	\$184	\$177 \$187	\$158 \$159	\$153 \$161
45 46	\$261	\$262	\$230 \$240		\$230	\$237	\$220	\$227	-		\$186		\$161	
46 47		\$269 \$276	\$240 \$245	\$248	\$230 \$234	\$237 \$244		\$227 \$233	\$199	\$206	\$186 \$189	\$192 \$107	-	\$166 \$170
47 48	\$266 \$275		\$245 \$253	\$255 \$268	\$234 \$243	\$244 \$257	\$224	\$233 \$245	\$203	\$211	\$189 \$196	\$197 \$207	\$164 \$169	\$170
		\$291					\$232		\$210	\$223		\$207		
49	\$289	\$314	\$266	\$289	\$255	\$277	\$244	\$265	\$221	\$240	\$206	\$224	\$178	\$193
50	\$306	\$340	\$282	\$314	\$270	\$300	\$258	\$287	\$234	\$260	\$218	\$243	\$189	\$210
51	\$326	\$366	\$300	\$337	\$287	\$323	\$275	\$309	\$249	\$280	\$232	\$261	\$201	\$226
52	\$346	\$388	\$319	\$358	\$305	\$342	\$292	\$327	\$265	\$297	\$247	\$277	\$213	\$239
53	\$364	\$405	\$335	\$374	\$321	\$358	\$307	\$342	\$278	\$310	\$259	\$289	\$224	\$250
54	\$376	\$418	\$347	\$385	\$332	\$369	\$317	\$353	\$288	\$320	\$268	\$298	\$232	\$258
55	\$387	\$426	\$357	\$392	\$341	\$376	\$326	\$359	\$296	\$326	\$276	\$304	\$239	\$262
56	\$406	\$430	\$374	\$397	\$358	\$380	\$343	\$363	\$311	\$329	\$290	\$307	\$250	\$265
57	\$443	\$434	\$408	\$400	\$391	\$383	\$374	\$366	\$339	\$332	\$316	\$310	\$273	\$268
58	\$500	\$442	\$461	\$408	\$441	\$390	\$422	\$373	\$383	\$339	\$357	\$316	\$308	\$273
59	\$572	\$464	\$527	\$428	\$504	\$409	\$482	\$391	\$438	\$355	\$408	\$331	\$353	\$286
60	\$652	\$508	\$601	\$468	\$575	\$448	\$550	\$428	\$499	\$389	\$465	\$362	\$402	\$313
61	\$731	\$568	\$674	\$524	\$645	\$501	\$617	\$479	\$560	\$435	\$522	\$406	\$451	\$350
62	\$795	\$626	\$733	\$577	\$701	\$552	\$671	\$528	\$609	\$479	\$567	\$447	\$490	\$386
63	\$829	\$661	\$764	\$609	\$732	\$583	\$700	\$558	\$635	\$506	\$592	\$472	\$511	\$407
64	\$835	\$670	\$769	\$617	\$737	\$591	\$704	\$565	\$639	\$513	\$596	\$478	\$515	\$413
65+	\$835	\$670	\$769	\$617	\$737	\$591	\$704	\$565	\$639	\$513	\$596	\$478	\$515	\$413
007	ΨΟΟ	ΨΟΙΟ	Ψίου	ΨΟΙΙ	ψίοι	ΨΟΟΙ	Ψίστ	ΨΟΟΟ	Ψ	ψυτυ	ΨΟΟ	ΨΤΙΟ	Ψ	ΨΤΙΟ

Monthly Rates Effective 09/01/10

SmartSense 2500 -- with Full RX (2+ members)

Rate Calcu				,		,	ember.							
		ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female												
0	\$110	\$110	\$102	\$102	\$97	\$97	\$93	\$93	\$84	\$84	\$79	\$79	\$68	\$68
1	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
2	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
3	\$96	\$96	\$88	\$88	\$84	\$84	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
4	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$69	\$69	\$65	\$65	\$56	\$56
5	\$87	\$87	\$80 \$77	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
6 7	\$83	\$83	\$77	\$77	\$74	\$74 \$70	\$70 \$60	\$70 \$60	\$64 ¢co	\$64 \$60	\$59	\$59	\$51	\$51
8	\$81 \$81	\$81	\$75 \$74	\$75 \$74	\$72 \$71	\$72 \$71	\$69	\$69 \$68	\$62	\$62 \$62	\$58 \$57	\$58	\$50 \$50	\$50 \$50
9	\$81	\$81 \$81	\$74 \$75	\$74 \$75	\$71 \$71	\$71 \$71	\$68 \$68	\$68	\$62 \$62	\$62	\$57 \$58	\$57 \$58	\$50 \$50	\$50 \$50
10	\$82	\$82	\$75 \$75	\$75 \$75	\$71 \$72	\$71	\$69	\$69	\$63	\$63	\$58	\$58	\$50 \$50	\$50 \$50
11	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
12	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
13	\$97	\$97	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
14	\$106	\$105	\$98	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
15	\$118	\$106	\$109	\$98	\$104	\$93	\$99	\$89	\$90	\$81	\$84	\$75	\$73	\$65
16	\$131	\$108	\$121	\$99	\$115	\$95	\$110	\$91	\$100	\$82	\$93	\$77	\$81	\$66
17	\$142	\$119	\$131	\$110	\$125	\$105	\$120	\$100	\$108	\$91	\$101	\$85	\$87	\$73
18	\$147	\$125	\$136	\$116	\$130	\$111	\$124	\$106	\$113	\$96	\$105	\$89	\$91	\$77
19	\$147	\$126	\$136	\$116	\$130	\$111	\$124	\$106	\$113	\$97	\$105	\$90	\$91	\$78
20	\$147	\$127	\$136	\$117	\$130	\$112	\$124	\$107	\$113	\$97	\$105	\$90	\$91	\$78
21	\$147	\$127	\$136	\$117	\$130	\$112	\$124	\$107	\$113	\$97	\$105	\$91	\$91	\$78
22	\$147	\$131	\$136	\$120	\$130	\$115	\$124	\$110	\$113	\$100	\$105	\$93	\$91	\$80
23	\$147	\$134	\$136	\$124	\$130	\$118	\$124	\$113	\$113	\$103	\$105	\$96	\$91	\$83
24	\$147	\$136	\$136	\$126	\$130	\$120	\$124	\$115	\$113	\$104	\$105	\$97	\$91	\$84
25	\$147	\$136	\$136	\$126	\$130	\$120	\$124	\$115	\$113	\$104	\$105	\$97	\$91	\$84
26	\$147	\$136	\$136	\$126	\$130	\$120	\$124	\$115	\$113	\$104	\$105	\$97	\$91	\$84
27	\$148	\$137	\$136	\$126	\$131	\$121	\$125	\$115 \$116	\$113 \$116	\$105	\$106	\$97	\$91	\$84
28 29	\$151 \$155	\$138 \$141	\$139 \$143	\$127 \$130	\$133 \$137	\$122 \$124	\$127 \$131	\$116 \$119	\$116 \$119	\$105 \$108	\$108 \$111	\$98 \$100	\$93 \$95	\$85 \$87
30	\$157	\$146	\$145	\$134	\$139	\$128	\$133	\$123	\$120	\$111	\$112	\$100	\$97	\$90
31	\$158	\$151	\$145	\$139	\$139	\$133	\$133	\$128	\$121	\$116	\$112	\$108	\$97	\$93
32	\$158	\$156	\$146	\$144	\$140	\$138	\$134	\$132	\$121	\$119	\$113	\$111	\$97	\$96
33	\$160	\$158	\$147	\$145	\$141	\$139	\$135	\$133	\$122	\$121	\$114	\$113	\$99	\$97
34	\$163	\$158	\$150	\$146	\$144	\$140	\$137	\$134	\$125	\$121	\$116	\$113	\$100	\$98
35	\$165	\$159	\$152	\$147	\$146	\$140	\$140	\$134	\$127	\$122	\$118	\$113	\$102	\$98
36	\$166	\$161	\$153	\$148	\$147	\$142	\$140	\$136	\$127	\$123	\$118	\$115	\$102	\$99
37	\$168	\$168	\$155	\$155	\$148	\$148	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
38	\$174	\$176	\$161	\$162	\$154	\$155	\$147	\$148	\$133	\$134	\$124	\$125	\$107	\$108
39	\$188	\$180	\$173	\$166	\$166	\$159	\$159	\$152	\$144	\$138	\$134	\$129	\$116	\$111
40	\$201	\$180	\$185	\$166	\$177	\$159	\$170	\$152	\$154	\$138	\$143	\$129	\$124	\$111
41	\$214	\$181	\$197	\$167	\$189	\$160	\$180	\$153	\$164	\$139	\$153	\$129	\$132	\$112
42	\$218	\$184	\$201	\$170	\$193	\$163	\$184	\$156	\$167	\$141	\$156	\$132	\$135	\$114
43	\$224	\$202	\$206	\$186	\$197	\$178	\$189	\$170	\$171	\$154	\$160 \$160	\$144	\$138	\$124
44 45	\$227 \$228	\$218 \$232	\$209 \$210	\$201 \$214	\$200 \$201	\$193 \$204	\$191	\$184 \$195	\$173 \$174	\$167 \$177	\$162 \$162	\$156 \$165	\$140 \$140	\$135 \$143
45 46	\$231	\$232 \$237	\$210 \$213	\$214 \$219	\$201 \$204	\$204 \$209	\$192 \$195	\$200	\$174 \$177	\$177 \$182	\$162 \$165	\$165	\$140 \$143	\$143 \$146
46 47	\$235	\$243	\$217	\$219	\$204	\$209	\$198	\$200	\$177	\$186	\$168	\$173	\$145	\$150
48	\$244	\$256	\$225	\$236	\$215	\$226	\$206	\$205	\$186	\$196	\$174	\$183	\$150	\$158
49	\$254	\$278	\$234	\$256	\$224	\$245	\$215	\$235	\$195	\$213	\$181	\$198	\$157	\$171
50	\$271	\$302	\$250	\$278	\$239	\$266	\$229	\$254	\$207	\$231	\$193	\$215	\$167	\$186
51	\$305	\$342	\$281	\$315	\$269	\$302	\$257	\$289	\$233	\$262	\$217	\$244	\$188	\$211
52	\$324	\$364	\$298	\$335	\$285	\$321	\$273	\$307	\$248	\$279	\$231	\$260	\$199	\$224
53	\$340	\$379	\$313	\$350	\$300	\$335	\$287	\$320	\$260	\$290	\$242	\$271	\$209	\$234
54	\$351	\$390	\$324	\$359	\$310	\$344	\$296	\$329	\$269	\$299	\$250	\$278	\$216	\$240
55	\$362	\$398	\$334	\$367	\$320	\$351	\$306	\$336	\$278	\$305	\$259	\$284	\$223	\$246
56	\$406	\$430	\$374	\$397	\$358	\$380	\$343	\$363	\$311	\$329	\$290	\$307	\$250	\$265
57	\$443	\$434	\$408	\$400	\$391	\$383	\$374	\$366	\$339	\$332	\$316	\$310	\$273	\$268
58	\$500	\$442	\$461	\$408	\$441	\$390	\$422	\$373	\$383	\$339	\$357	\$316	\$308	\$273
59	\$572	\$464	\$527	\$428	\$504	\$409	\$482	\$391	\$438	\$355	\$408	\$331	\$353	\$286
60	\$652	\$508	\$601	\$468	\$575	\$448	\$550	\$428	\$499	\$389	\$465	\$362	\$402	\$313
61	\$731	\$568	\$674	\$524	\$645	\$501	\$617	\$479	\$560	\$435	\$522	\$406	\$451	\$350
62	\$795	\$626	\$733	\$577	\$701	\$552	\$671	\$528	\$609	\$479	\$567	\$447	\$490	\$386
63 64	\$829	\$661 \$670	\$764 \$760	\$609 \$617	\$732 \$737	\$583 \$501	\$700 \$704	\$558 \$565	\$635	\$506 \$512	\$592 \$506	\$472 \$479	\$511 \$515	\$407 \$412
64 65+	\$835 \$835	\$670 \$670	\$769 \$769	\$617 \$617	\$737 \$737	\$591 \$591	\$704 \$704	\$565 \$565	\$639 \$639	\$513 \$513	\$596 \$596	\$478 \$478	\$515 \$515	\$413 \$413
+00	ψοσο	ψυ/υ	ψ/υθ	ψΟ Ι /	ψισι	φυσι	ψ1 04	ψυσυ	ψυυθ	ψυιυ	ψυθο	ψ410	ψυιυ	ψ410

Monthly Rates Effective 09/01/10

SmartSense 5000 -- with Full RX (1 member)

Rate Calcu									1	-					
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		rea 7	
	Male	Female	Male	Female	Male	Female									
0	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55	
1	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50	
2	\$82	\$82	\$76	\$76	\$72	\$72	\$69	\$69	\$63	\$63	\$58	\$58	\$50	\$50 \$40	
3 4	\$80 \$78	\$80 \$78	\$74 \$72	\$74 \$72	\$70 \$69	\$70 \$69	\$67 \$66	\$67 \$66	\$61 \$59	\$61 \$59	\$57 \$55	\$57 \$55	\$49 \$48	\$49 \$48	
5	\$76 \$76	\$76 \$76	\$72 \$70	\$72 \$70	\$67	\$67	\$64	\$64	\$58	\$58	<del>\$</del> 55	\$55 \$54	\$46 \$47	\$47	
6	\$75 \$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$56 \$57	\$56 \$57	\$53	\$54 \$53	\$47 \$46	\$46	
7	\$74	\$74	\$68	\$68	\$65	\$65	\$63	\$63	\$57 \$57	\$57 \$57	\$53	\$53	\$46	\$46	
8	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46	
9	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46	
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47	
11	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$60	\$60	\$56	\$56	\$49	\$49	
12	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51	
13	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55	
14	\$97	\$97	\$90	\$89	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60	
15	\$108	\$97	\$99	\$90	\$95	\$86	\$91	\$82	\$82	\$74	\$77	\$69	\$66	\$60	
16	\$119	\$98	\$110	\$90	\$105	\$86	\$100	\$82	\$91	\$75	\$85	\$70	\$73	\$60	
17	\$129	\$108	\$119	\$99	\$113	\$95	\$108	\$91	\$98	\$82	\$92	\$77	\$79	\$66	
18	\$134	\$114	\$123	\$105	\$118	\$100	\$113	\$96	\$102	\$87	\$95	\$81	\$82	\$70	
19	\$134	\$114	\$123	\$105	\$118	\$101	\$113	\$97	\$102	\$88	\$95	\$82	\$82	\$70	
20	\$134	\$115	\$123	\$106	\$118	\$101	\$113	\$97	\$102	\$88	\$95	\$82	\$82	\$71	
21	\$134	\$115	\$123	\$106	\$118	\$102	\$113	\$97	\$102	\$88	\$95	\$82	\$82	\$71	
22	\$134	\$118	\$123	\$108	\$118	\$104	\$113	\$99	\$102	\$90	\$95	\$84	\$82	\$72	
23	\$134	\$121	\$123	\$111	\$118	\$106	\$113	\$102	\$102	\$92	\$95	\$86	\$82	\$74	
24	\$134	\$122	\$123	\$112	\$118	\$108	\$113	\$103	\$102	\$93	\$95	\$87	\$82	\$75	
25	\$134	\$122	\$123	\$112	\$118	\$108	\$113	\$103	\$102	\$93	\$95	\$87	\$82	\$75	
26	\$134	\$122	\$123	\$112	\$118	\$108	\$113	\$103	\$102	\$93	\$95	\$87	\$82	\$75	
27	\$134	\$122	\$124	\$113	\$118	\$108	\$113	\$103	\$103	\$94	\$96	\$87	\$83	\$75	
28	\$137	\$123	\$126	\$114	\$121	\$109	\$115	\$104	\$105	\$94 \$00	\$97	\$88	\$84	\$76	
29 30	\$140 \$142	\$126 \$130	\$129 \$131	\$116 \$120	\$124 \$126	\$111 \$115	\$118 \$120	\$106 \$110	\$107 \$109	\$96 \$99	\$100 \$102	\$90 \$93	\$86 \$88	\$78 \$80	
31	\$143	\$135	\$132	\$124	\$126	\$119	\$120	\$114	\$109	\$103	\$102	\$96	\$88	\$83	
32	\$143	\$139	\$132	\$124	\$120	\$123	\$121	\$117	\$110	\$103	\$102	\$90 \$99	\$88	\$86	
33	\$145	\$140	\$134	\$129	\$128	\$124	\$122	\$118	\$111	\$107	\$103	\$100	\$89	\$86	
34	\$148	\$141	\$136	\$130	\$130	\$124	\$125	\$119	\$113	\$108	\$105	\$100	\$91	\$87	
35	\$150	\$141	\$138	\$130	\$133	\$125	\$127	\$119	\$115	\$108	\$107	\$101	\$93	\$87	
36	\$152	\$145	\$140	\$134	\$134	\$128	\$128	\$122	\$116	\$111	\$108	\$103	\$94	\$89	
37	\$154	\$151	\$142	\$140	\$136	\$134	\$130	\$128	\$118	\$116	\$110	\$108	\$95	\$93	
38	\$160	\$158	\$147	\$146	\$141	\$140	\$135	\$134	\$122	\$121	\$114	\$113	\$98	\$97	
39	\$173	\$163	\$159	\$150	\$152	\$144	\$146	\$138	\$132	\$125	\$123	\$116	\$106	\$101	
40	\$191	\$167	\$176	\$154	\$169	\$147	\$161	\$141	\$146	\$128	\$136	\$119	\$118	\$103	
41	\$210	\$173	\$194	\$160	\$186	\$153	\$177	\$146	\$161	\$133	\$150	\$124	\$130	\$107	
42	\$224	\$186	\$207	\$172	\$198	\$164	\$189	\$157	\$172	\$143	\$160	\$133	\$138	\$115	
43	\$231	\$205	\$213	\$189	\$204	\$181	\$195	\$173	\$177	\$157	\$165	\$146	\$143	\$126	
44	\$234	\$223	\$216	\$206	\$207	\$197	\$198	\$188	\$179	\$171	\$167	\$159	\$144	\$138	
45	\$236	\$236	\$217	\$217	\$208	\$208	\$199	\$199	\$180	\$181	\$168	\$168	\$145	\$145	
46	\$238	\$243	\$219	\$224	\$210	\$214	\$200	\$205	\$182	\$186	\$169	\$173	\$146	\$150	
47	\$242	\$250	\$223	\$230	\$213	\$220	\$204	\$211	\$185	\$191	\$172	\$178	\$149	\$154	
48	\$250	\$263	\$231	\$242	\$221	\$232	\$211	\$222	\$192	\$201	\$178	\$188	\$154	\$162	
49	\$263	\$283	\$242	\$261	\$232	\$250	\$222	\$239	\$201	\$217	\$188	\$202	\$162	\$175	
50	\$279	\$307	\$257	\$283	\$246	\$271	\$235	\$259	\$214	\$235	\$199	\$219	\$172	\$189	
51	\$297	\$330	\$274	\$305	\$262	\$292	\$251	\$279	\$227	\$253	\$212	\$236	\$183	\$204	
52	\$315	\$350	\$290	\$323	\$278	\$309	\$266	\$296	\$241	\$268	\$225	\$250	\$194	\$216	
53	\$331	\$366	\$305	\$338	\$292	\$323	\$279	\$309	\$253	\$281	\$236	\$261	\$204	\$226	
54 55	\$342	\$378	\$316	\$348	\$302	\$333	\$289	\$319	\$262	\$289	\$244	\$270 \$275	\$211 \$217	\$233	
55 56	\$352 \$370	\$385 \$390	\$325 \$341	\$355 \$350	\$311 \$327	\$340 \$344	\$297 \$313	\$325	\$270 \$284	\$295 \$298	\$251 \$264	\$275 \$278		\$238	
56 57	\$370 \$405		\$341 \$373	\$359 \$363	\$327 \$357	\$344 \$347		\$329 \$332			\$264 \$289	\$278 \$281	\$228 \$250	\$240 \$243	
57 58	\$405 \$458	\$393 \$401	\$373 \$422	\$363 \$369	\$357 \$404	\$347 \$354	\$342 \$386		\$310 \$351	\$301 \$307	\$289 \$327	\$281 \$286	\$250 \$282	\$243 \$247	
58 59	\$458 \$524	\$401 \$421	\$422 \$483	\$369 \$388	\$404 \$463	\$354 \$371	\$386 \$443	\$338 \$355	\$351 \$402	\$307 \$322	\$327 \$374	\$286 \$300	\$282 \$323	\$247	
60	\$524 \$599	\$460	\$483 \$552	\$425	\$528	\$406	\$443 \$505	\$389	\$402 \$459	\$353	\$427	\$300	\$369	\$284	
61	\$672	\$460 \$516	\$620	\$425 \$475	\$528 \$593	\$406 \$455	\$505 \$567	\$389 \$435	\$459 \$515	\$395	\$480	\$329 \$368	\$369 \$414	\$318	
62	\$731	\$516 \$568	\$674	\$524	\$645	\$502	\$617	\$480	\$515 \$560	\$435	\$522	\$406	\$451	\$351	
	Ψίσι							\$507	\$584	\$460	\$545	\$400 \$429		\$371	
	\$763	\$601	\$704	\$554	\$6/4	3-n-<11							.5471		
63 64	\$763 \$769	\$601 \$610	\$704 \$709	\$554 \$562	\$674 \$679	\$530 \$538	\$644 \$649	\$507 \$515	\$589	\$460 \$467	\$549	\$435	\$471 \$474	\$376	

Monthly Rates Effective 09/01/10

SmartSense 5000 -- with Full RX (2+ members)

Rate Calcu														
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
1	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
2	\$82	\$82	\$76	\$76	\$72	\$72	\$69	\$69	\$63	\$63	\$58	\$58	\$50	\$50
3	\$80	\$80 ¢70	\$74	\$74	\$70 \$60	\$70 \$60	\$67	\$67	\$61	\$61 ¢50	\$57	\$57	\$49	\$49
4 5	\$78 \$76	\$78 \$76	\$72 \$70	\$72 \$70	\$69 \$67	\$69 \$67	\$66 \$64	\$66 \$64	\$59 \$58	\$59 \$58	\$55 \$54	\$55 \$54	\$48 \$47	\$48 \$47
6	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
7	\$74	\$74	\$68	\$68	\$65	\$65	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
8	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
9	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$60	\$60	\$56	\$56	\$49	\$49
12	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
13	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
14	\$97	\$97	\$90	\$89	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
15	\$108	\$97	\$99	\$90	\$95	\$86	\$91	\$82	\$82	\$74	\$77	\$69	\$66	\$60
16	\$119	\$98	\$110	\$90	\$105	\$86	\$100	\$82	\$91	\$75	\$85	\$70	\$73	\$60
17	\$129	\$108	\$119	\$99	\$113	\$95	\$108	\$91	\$98	\$82	\$92	\$77	\$79	\$66
18	\$134	\$114	\$123	\$105	\$118	\$100	\$113	\$96	\$102	\$87	\$95	\$81	\$82	\$70
19	\$134 \$134	\$114 \$115	\$123 \$122	\$105 \$106	\$118 ¢110	\$101 \$101	\$113 \$112	\$97	\$102 \$102	\$88 ¢oo	\$95	\$82	\$82	\$70 \$71
20 21	\$134 \$134	\$115 \$115	\$123 \$123	\$106 \$106	\$118 \$118	\$101 \$102	\$113 \$113	\$97 \$97	\$102 \$102	\$88 \$88	\$95 \$95	\$82 \$82	\$82 \$82	\$71 \$71
22	\$134 \$134	\$113 \$118	\$123	\$108	\$118	\$102	\$113	\$97 \$99	\$102	\$90	\$95 \$95	\$84	\$82	\$71 \$72
23	\$134	\$121	\$123	\$111	\$118	\$104	\$113	\$102	\$102	\$92	\$95	\$86	\$82	\$74
24	\$134	\$122	\$123	\$112	\$118	\$108	\$113	\$103	\$102	\$93	\$95	\$87	\$82	\$75
25	\$134	\$122	\$123	\$112	\$118	\$108	\$113	\$103	\$102	\$93	\$95	\$87	\$82	\$75
26	\$134	\$122	\$123	\$112	\$118	\$108	\$113	\$103	\$102	\$93	\$95	\$87	\$82	\$75
27	\$134	\$122	\$124	\$113	\$118	\$108	\$113	\$103	\$103	\$94	\$96	\$87	\$83	\$75
28	\$137	\$123	\$126	\$114	\$121	\$109	\$115	\$104	\$105	\$94	\$97	\$88	\$84	\$76
29	\$140	\$126	\$129	\$116	\$124	\$111	\$118	\$106	\$107	\$96	\$100	\$90	\$86	\$78
30	\$142	\$130	\$131	\$120	\$126	\$115	\$120	\$110	\$109	\$99	\$102	\$93	\$88	\$80
31	\$143	\$135	\$132	\$124	\$126	\$119	\$121	\$114	\$109	\$103	\$102	\$96	\$88	\$83
32	\$144	\$139	\$132	\$128	\$127	\$123	\$121	\$117	\$110	\$106	\$102	\$99	\$88	\$86
33	\$145	\$140	\$134	\$129	\$128	\$124	\$122	\$118	\$111	\$107	\$103	\$100	\$89	\$86
34 35	\$148 \$150	\$141 \$141	\$136 \$138	\$130	\$130 \$132	\$124	\$125	\$119 \$119	\$113 \$114	\$108 \$108	\$105 \$107	\$100	\$91 \$92	\$87 \$87
36	\$150 \$150	\$141 \$143	\$138	\$130 \$132	\$133	\$125 \$126	\$126 \$127	\$119	\$114 \$115	\$100	\$107 \$107	\$101 \$102	\$93	\$88
37	\$152	\$149	\$140	\$138	\$134	\$132	\$128	\$126	\$116	\$114	\$108	\$106	\$93	\$92
38	\$157	\$156	\$145	\$144	\$139	\$138	\$133	\$132	\$121	\$119	\$112	\$111	\$97	\$96
39	\$170	\$160	\$157	\$148	\$150	\$142	\$144	\$135	\$130	\$123	\$121	\$114	\$105	\$99
40	\$181	\$160	\$167	\$148	\$160	\$142	\$153	\$135	\$139	\$123	\$129	\$114	\$112	\$99
41	\$192	\$161	\$177	\$148	\$169	\$142	\$162	\$136	\$147	\$123	\$137	\$115	\$118	\$99
42	\$198	\$166	\$182	\$153	\$174	\$146	\$167	\$140	\$151	\$127	\$141	\$118	\$122	\$102
43	\$205	\$181	\$189	\$167	\$181	\$160	\$173	\$153	\$157	\$138	\$146	\$129	\$126	\$111
44	\$206	\$196	\$190	\$181	\$182	\$173	\$174	\$166	\$158	\$150	\$147	\$140	\$127	\$121
45 46	\$208	\$208	\$192	\$192	\$183	\$184	\$175	\$176	\$159	\$159	\$148	\$149	\$128	\$128
46 47	\$209 \$214	\$215 \$221	\$192 \$197	\$199 \$204	\$184 \$180	\$190 \$195	\$176 \$180	\$182 \$186	\$160 \$164	\$165 \$169	\$149 \$153	\$154 \$158	\$129 \$132	\$133 \$136
47 48	\$214 \$221	\$232	\$197 \$204	\$204 \$214	\$189 \$195	\$195 \$205	\$180 \$187	\$186	\$164 \$169	\$169	\$153 \$158	\$158 \$165	\$132 \$136	\$136 \$143
49	\$233	\$252 \$250	\$215	\$230	\$205	\$203	\$196	\$211	\$178	\$177	\$166	\$178	\$143	\$143 \$154
50	\$246	\$271	\$226	\$250	\$217	\$239	\$207	\$228	\$188	\$207	\$175	\$193	\$151	\$167
51	\$279	\$310	\$257	\$285	\$246	\$273	\$235	\$261	\$213	\$237	\$199	\$221	\$172	\$191
52	\$295	\$327	\$272	\$302	\$261	\$289	\$249	\$276	\$226	\$251	\$211	\$234	\$182	\$202
53	\$310	\$343	\$285	\$317	\$273	\$303	\$261	\$290	\$237	\$263	\$221	\$245	\$191	\$212
54	\$320	\$353	\$295	\$325	\$282	\$311	\$270	\$298	\$245	\$270	\$228	\$252	\$197	\$218
55	\$330	\$361	\$304	\$333	\$291	\$318	\$279	\$304	\$253	\$276	\$236	\$257	\$204	\$222
56	\$370	\$390	\$341	\$359	\$327	\$344	\$313	\$329	\$284	\$298	\$264	\$278	\$228	\$240
57	\$405	\$393	\$373	\$363	\$357	\$347	\$342	\$332	\$310	\$301	\$289	\$281	\$250	\$243
58	\$458	\$401	\$422	\$369	\$404	\$354	\$386	\$338	\$351	\$307	\$327	\$286	\$282	\$247
59	\$524	\$421	\$483	\$388	\$463	\$371	\$443	\$355	\$402	\$322	\$374	\$300	\$323	\$259
60	\$599	\$460 \$516	\$552	\$425	\$528	\$406	\$505	\$389	\$459	\$353	\$427	\$329	\$369	\$284
61 62	\$672 \$731	\$516 \$568	\$620 \$674	\$475 \$524	\$593 \$645	\$455 \$502	\$567 \$617	\$435 \$480	\$515 \$560	\$395 \$435	\$480 \$522	\$368 \$406	\$414 \$451	\$318 \$351
62 63	\$731 \$763	\$568 \$601	\$674 \$704	\$524 \$554	\$645 \$674	\$502 \$530	\$617 \$644	\$480 \$507	\$560 \$584	\$435 \$460	\$522 \$545	\$406 \$429	\$451 \$471	\$351 \$371
64	\$763 \$769	\$610	\$704 \$709	\$562	\$674 \$679	\$530 \$538	\$644 \$649	\$507 \$515	\$584 \$589	\$460 \$467	\$545 \$549	\$429 \$435	\$471 \$474	\$371 \$376
65+	\$769	\$610	\$709	\$562	\$679	\$538	\$649	\$515	\$589	\$467	\$549	\$435	\$474	\$376
JJT	Ψ, υυ	ΨΟΙΟ	Ψ, σσ	ψ00 <u>2</u>	Ψ0,0	ΨΟΟΟ	ΨΟΤΟ	ΨΟΙΟ	Ψ000	<b>Ψ</b> ∓01	ΨΟΨΟ	Ψ-100	Ψ-1-1	Ψ0,0